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ABSTRACT

This PLACE Sourcebook on the World of Work provides clients in employment counseling with information about occupations, the norms of the labor market, and sources that clients can consult to find additional information on the part of PLACE related to personal needs. For each employment-related topic in the corresponding Workbook (CE 031 889) there is a section in the Sourcebook that clients can read to analyze the nature of employment requirements for that topic. The Sourcebook can also be used by clients to find out what is meant by questions in the workbook to determine how they should be answered. It sets forth those skills or resources that must be obtained to overcome each employment problem. Topics covered include finances (budget, debt), transportation, care of dependents (child care, care of adult dependents), health (health problems and work, health issues, locating health care resources, paying for health care), physical limitations, housing, legal problems (legal assistance, divorce/separation, bonding, criminal record), and discrimination. (YLB)

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# PLACE

# Guided steps to employment readiness

## Sourcebook on the World of Work
## Part E
## Personal Needs

**Occupational and Career Analysis and Development**

**Analyse et développement – Professions et carrières**

CE 031 890

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Barbara McKay worked with the developer in writing the first draft of this component of PLACE. It was revised and edited by Tunde Nemeth, Bob Thom[illegible], Ms. McKay and Mr. Rosove.

Ms. Nemeth has created the internal design and layout of this and all the components of the present edition of PLACE.

NOTE:

This is one in a series of PLACE publications. The full series includes:

PLACE Workbook, Parts A/B, Identifying Your Occupation/Fitting the Requirements
PLACE Sourcebook, Parts A/B, Identifying Your Occupation/Fitting the Requirements

PLACE Workbook, Part C, Getting the Job
PLACE Sourcebook, Part C, Getting the Job

PLACE Workbook, Part D, Doing Well on the Job
PLACE Sourcebook, Part D, Doing Well on the Job

PLACE Workbook, Part E, Personal Needs
PLACE Sourcebook, Part E, Personal Needs

PLACE Directory to Employment-Related Programs and Services

TABLE OF CONTENTS


INTRODUCTION.....5

1. FINANCES.....7

(a) Budget .....9
(b) Serious Debt.....26

2. TRANSPORTATION.....35

(a) Modes of Transportation.....36
(b) Travel Plans: Job Search.....49

3. CARE OF DEPENDENTS.....55

(a) Child Care.....57
(b) Care of Adult Dependents.....67

4. HEALTH.....73
(a) Health Problems and Work.....74
(b) Health Issues.....80
(c) Locating Health Care Resources.....83
(d) Paying for Health Care.....85

5. PHYSICAL LIMITATIONS.....87

(a) Assessing Physical Limitations and Work.....88
(b) Improving Employability.....89

6. HOUSING.....91

(a) Your Job Search Work Site.....93
(b) The Telephone.....95
(c) Care of Clothing.....96
(d) Interpersonal Housing Problems.....97
(e) Moving: A Last Resort.....100
(f) If You Rent.....102

7. LEGAL PROBLEMS.....103

(a) Legal Assistance.....104
(b) Divorce/Separation.....105
(c) Bonding.....107
(d) Criminal Record.....110

8. DISCRIMINATION.....111

(a) Overview of Human Rights in Employment.....112
(b) The Equal Opportunities Quiz.....115
(c) Grounds of Discrimination in Matters of Employment.....118
(d) Following up on Discrimination.....121

# Introduction

This Sourcebook is intended to help you deal with personal problems that can affect your ability to find and keep a job. Even if you are qualified for your work, you have good job search skills and you are a good worker, these may not be enough to keep you working. Any one of a number of personal problems can keep you from putting your best effort into your job or job search.

Perhaps you have a money problem that worries you so much that you can't put any energy into looking for work. Maybe you don't know your way around town well enough--you would like to work, but you don't even know what areas of town to start looking in, nor how you would get there if you did find a job. Or perhaps you have been staying at home with your children up to now, but you've decided you want or need to work; the only thing holding you back is that you need to arrange for someone else to take care of the kids. You can't arrange for a babysitter or day care until you find a job and know how much money you'll be able to afford to pay; you can't find a job until you know that your dependents will be taken care of. You might also have a problem keeping a job because you have a health problem that you're not aware of or because you've been a victim of discrimination. Once you have a job, similar problems can keep you from doing it well.

This Sourcebook deals with these issues, as well as others that may be keeping you from carrying on a normal working life.

This Sourcebook is meant to be used with the PLACE Workbook, Part E, Personal Needs. You should follow the instructions in the Workbook to help you identify what your problems are; you will be referred to pages in this Sourcebook that can help you with each problem. The Workbook also provides a section of "Assessment Forms," which are to be used with instructions in this Sourcebook.

You may find that this Sourcebook gives you all the help you need to solve your problem. If not, it can at least get you on the right track; you may be able to do the rest yourself. However, if the Sourcebook is not enough, you can use the "Solutions Planning Chart" (page 21 of the Workbook) and the PLACE Directory to Employment-Related Programs and Services for additional help. The "Solutions Planning Chart" gives you a way to list your specific problems and plan possible ways of solving them; the Directory lists both CEIC programs and community programs and services that might help you handle your problems.

# Chapter 1 / Finances

Finances are an important part of everyone's life. Most people want to be able to manage their money so that they can meet their basic living expenses as well as pay for the other things they enjoy. Good money management and financial planning are skills that can be learned; applying these skills can improve any financial situation.

Like any skill, money management will take time to learn. You may find it difficult, at first, to remember to keep track of your spending and to stick to a budget. Like any skill, this gets easier with practice.

This chapter can help you to set up a system for keeping track of where your finances have been and where they're going. If you know how much money you need for each of your expenses, you will have a very good idea of how to divide up your income and will be well on your way to sound financial planning. In addition, if you are looking for a job, you will know how to answer the question, "How much money do you expect to make at this job?" with something other than, "I'll take whatever you offer me."

Planning and sticking to a good budget can help lessen the worry that comes with being out of work and on a limited income. You can at least figure out where you stand; otherwise, worrying about whether you will have enough money can be a real emotional strain that uses up energy that could be going into your job search. Even when you're working, having a sound budget can make you feel more secure and confident, and thus allow you to put your full energy into your new job.

Good financial planning can also help you to prevent or get out of debt. Having a serious debt can interfere with your ability to conduct a thorough job

search and to do your best when you have a job. The emotional strain of having debts that you cannot pay will show up in your work performance (for example, if you can't sleep nights because of worrying, you will certainly feel too exhausted to put in a good day's work, either on the job or while looking for one). If creditors call or visit you in person, you are likely to be upset; if they call or visit you at work, or contact your employer about you, your employer probably will be displeased, too. As well, some employers may not be eager to hire you if you are deeply in debt, particularly if your wages would be garnisheed. There are steps that you can take, though, to reverse the cycle; the second section of this chapter deals with the problem of serious debt.

* IF YOU NEED HELP IN PLANNING A BUDGET, TURN TO "BUDGET," PAGE 9 OF THIS SOURCEBOOK.

* IF YOUR PROBLEM IS THAT YOU'RE IN DEBT, TURN TO "SERIOUS DEBT," PAGE 26 OF THIS SOURCEBOOK.

## (a) B U D G E T

The first step in good financial management is keeping a budget. This is not as complicated as it might seem at first. All it really means is that you will begin to plan how you will spend your money over a given time, and compare the amount you'd need to your income for the same period. No matter what your situation--whether you're unemployed and living on a limited income, or working at a job that pays you well--you will probably find that a budget is a useful way of keeping on top of your finances.

It is convenient to start budgeting for one month at a time. Many companies calculate their charges on a monthly basis; those bills that aren't monthly, usually can be converted easily to a monthly figure. Your income can also be calculated on a monthly basis; this will make it easy to compare your income and your expenses.

In order to calculate your budget, you will be asked to write down your estimated expenses for the next month on the "Expenses Assessment Form," page 10 of the Workbook. If you have been keeping financial records (that is, keeping bills that you've paid, monthly statements from your bank and so on), this will be much easier. You can use the records of your expenses for the past year to help you estimate your current monthly expenses.

Start by collecting all the records of your expenses over the past year: charge account statements, old telephone and electricity bills, bank statements and cancelled cheques, receipts for purchases, grocery store cash register tapes--every scrap of information you can lay your hands on. When you have all this material in one spot, start sorting the receipts into the major categories on the "Expenses Assessment Form":

| | | | |
|---|---|---|---|
| Housing | Personal | Debts | Medical |
| Food | Clothing | Sundry | Taxes |
| Transportation | Care of Dependents | Insurance | Miscellaneous |

Keep each pile separate and label it. If you can recall expenses for which you do not have a receipt (for example, you paid cash for bus passes), make a note of each amount and place the note in the appropriate pile. Total the amounts in each category; this will give you a general idea of where your money goes. (A note of caution, here: Don't depend on last year's records entirely; check to make sure the figures are reasonable before entering them as estimates for next month. Remember that your expenses may well be somewhat higher simply because the cost of living may have gone up; consider also that you might have lost or thrown out receipts for things like movies and restaurant meals.)

## KEEPING FINANCIAL RECORDS

If you haven't kept financial records before, now is a good time to start. After you've been keeping them for a while, you'll find that you can use them to check the accuracy of the expenses assessment you are about to do. By keeping a daily written record of your expenses, you can more accurately predict what they will be in the future. A written record is especially important for items that you're not likely to get receipts for (like milk and bread during the week, cigarettes, etc.). You should keep a small notebook with you for this purpose and write down <u>every penny</u> you spend <u>each day</u>. If you are assessing the expenses for your entire family, all the other adult members should do the same.

A daily expense record sheet might look like this:

| January 24 | |
|---|---|
| busfare | 1.20 |
| coffee break | .40 |
| lunch | 2.00 |
| coffee break | .40 |
| milk, bread | 1.32 |
| newspaper | .20 |
| Total | 5.52 |

At the end of each week, total your expenses for each category on the "Expenses Assessment Form." Continue doing this for a month, and most of your regular expenses will be included.

Some of your expenses, such as property taxes and car insurance, are usually paid for on a yearly, rather than monthly basis. You can still calculate these expenses into your monthly budget; a method for doing this is described in the following instructions.

INSTRUCTIONS FOR THE "EXPENSES ASSESSMENT FORM"

Whether you have a good system of record-keeping or not, you should try to fill out the "Expenses Assessment Form" and begin keeping a budget. If you don't have records, it will be somewhat more difficult at first, but you will soon discover how realistic your estimates are.

Turn to the "Expenses Assessment Form," page 10 of the Workbook. You will notice that the form is divided into two parts: "Basic Monthly Expenses" and "Other Expenses." Your basic monthly expenses are those that you pay on a monthly basis or more often than once a month; "other" expenses are those that you pay less often than once a month. All your expenses will be recorded as monthly amounts, regardless of how often you actually make payments.

If you are supporting only yourself, or if you pay only a fixed amount for the support of a dependent (for example, if you send $100.00 a month to a relative who doesn't live with you), you should include only your own expenses. If you are calculating a budget for your whole family, be sure to include the expenses for the whole family.

* * * * * * * * *

(Sample completed form overleaf; instructions continued on page 14)

SAMPLE COMPLETED FORM:

## EXPENSES ASSESSMENT FORM

Instructions for the use of this form can be found on page 11 of the Sourcebook.

### BASIC MONTHLY EXPENSES

| | | | |
|---|---|---|---|
| 1. HOUSING | a. (Rent) or Mortgage | 230.00 | |
| | b. Heating | | |
| | c. Electricity | | |
| | d. Telephone | 28.61 | |
| | e. Other (Cable t.v.) | 6.00 | |
| | *Subtotal | 264.61 | → 264.61 |
| 2. FOOD | a. Weekly groceries | 35.00 x 4.3 150.50 | |
| | b. "Extras during week" | 12.00 x 4.3 51.60 | |
| | c. Restaurant meals/week | 25.00 x 4.3 107.50 | |
| | *Subtotal | 309.60 | → 309.60 |
| 3. TRANSPORTATION | a. Car | | |
| | b. Public Transit | 20.00 | |
| | c. Other (occasional taxi) | 10.00 | |
| | *Subtotal | 30.00 | → 30.00 |
| 4. PERSONAL | a. Cigarettes/Tobacco | | |
| | b. Cosmetics/Toiletries | 10.00 | |
| | c. Barber/Beauty Shops | 5.00 | |
| | d. Laundry/Dry Cleaning | 14.00 | |
| | e. Other | | |
| | *Subtotal | 29.00 | → 29.00 |
| 5. CLOTHING | a. Work Clothes/Job Search Clothes | 20.75 | |
| | b. Family/Personal | 53.39 | |
| | *Subtotal | 74.14 | → 74.14 |
| 6. CARE OF DEPENDENTS | a. Children | | |
| | b. Adults | | |
| | *Subtotal | | → |
| 7. DEBTS | a. Charge Accounts/Credit Cards | | |
| | b. Loans | 53.31 | |
| | c. Other | | |
| | *Subtotal | 53.31 | → 53.31 |
| 8. SUNDRY | a. Entertainment | 12.50 | |
| | b. Newspapers | 17.37 | |
| | c. Job Search Supplies | | |
| | d. Other | | |
| | *Subtotal | 29.87 | → 29.87 |
| | 9. SUBTOTAL: BASIC MONTHLY EXPENSES (carry forward to next page) | | → 790.53 |

SAMPLE COMPLETED FORM (continued):

## EXPENSES ASSESSMENT FORM

### OTHER EXPENSES

| | | | |
|---|---|---|---|
| 10. INSURANCE | a. Dental/Medical | 12.00 | |
| | b. Personal/Life | | |
| | c. Car | | |
| | d. House/Household | 5.00 | |
| | e. Other | | |
| | *Subtotal | 17.00 | → 17.00 |
| 11. MEDICAL | a. Doctor | | |
| | b. Dentist | 17.00 | |
| | c. Drugs | 3.00 | |
| | d. Other | | |
| | *Subtotal | 20.00 | → 20.00 |
| 12. TAXES | a. Property Tax | | |
| | b. Income Tax | | |
| | c. Other | | |
| | *Subtotal | | → |
| 13. MISCELLANEOUS | a. Education (course fee) | 15.90 | |
| | b. Licences (driver's licence) | 0.50 | |
| | c. Other | | |
| | *Subtotal | 16.40 | → 16.40 |
| | 14. SUBTOTAL: OTHER EXPENSES | | → 53.40 |
| | 15. SUBTOTAL: BASIC MONTHLY EXPENSES (from p. 10) | | 790.53 |
| | 16. TOTAL MONTHLY EXPENSES | | → 843.93 |

CLOTHING BUDGET CALCULATOR:

| Types of Clothes | JOB SEARCH CLOTHES Cost/ Item | Number | Cost | WORK CLOTHES Cost/ Item | Number | Cost | FAMILY/PERSONAL CLOTHES Cost/ Item | Number | Cost |
|---|---|---|---|---|---|---|---|---|---|
| Shirt/Blouse | 15.00 | x 1 | 15.00 | x | | | 20.00 | x 6 | 120.00 |
| Sweater | x | | | x | | | 20.00 | x 3 | 60.00 |
| Pants/Skirt | x | | | x | | | 25.00 | x 4 | 100.00 |
| Dress | x | | | x | | | 30.00 | x 2 | 60.00 |
| Suit | x | | | x | | | 85.00 | x 1 | 85.00 |
| Socks/Stockings | x | | | 2.00 | x 4 | 8.00 | 2.00 | x 7 | 14.00 |
| Underwear | x | | | x | | | 1.75 | x 14 | 24.50 |
| Winter Coat | x | | | x | | | x | | |
| Raincoat | x | | | 15.00 | x 1 | 15.00 | x | | |
| Snowsuit | x | | | x | | | x | | |
| Shoes | x | | | x | | | 30.00 | x 2 | 60.00 |
| Rainboots | x | | | 12.00 | x 1 | 12.00 | x | | |
| Snowboots | x | | | x | | | 80.00 | x 1 | 80.00 |
| Tie/Scarf | x | | | x | | | 4.00 | x 3 | 12.00 |
| Hat | x | | | x | | | x | | |
| Mittens/Gloves | x | | | x | | | x | | |
| Umbrella | x | | | x | | | x | | |
| Handbag | x | | | x | | | 25.00 | x 1 | 25.00 |
| Uniform | x | | | x | | | x | | |
| Workpants | x | | | 15.00 | x 3 | 45.00 | x | | |
| Workshirt | x | | | 10.00 | x 5 | 50.00 | x | | |
| Gloves | x | | | 12.00 | x 2 | 24.00 | x | | |
| Hardhat | x | | | x | | | x | | |
| Workboots/shoes | x | | | 50.00 | x 1 | 50.00 | x | | |
| Coveralls | x | | | 25.00 | x 1 | 25.00 | x | | |
| Outdoor Jacket | x | | | 20.00 | x 1 | 20.00 | x | | |
| Other | x | | | x | | | x | | |
| TOTAL | XXXXXXXXXXXXXX | | 15.00 | XXXXXXXXXXXXXX | | 249.00 | XXXXXXXXXXXXXX | | 640.50 |
| | | | 15.00 | | | divided by 12 20.75 | MONTHLY COST | | divided by 12 53.38 |

Enter the greater of these two amounts under "Job Search/Work Clothes" on your "Expenses Assessment Form." If the amount you'll be spending right away for job search clothes is more than your monthly work clothes cost, you will probably have to adjust your budget once you've bought your interview clothes.

## Basic Monthly Expenses

1. HOUSING

a) Rent or Mortgage: If you pay a set amount for room and board, record the monthly amount here. If you are calculating only your own budget, and you share accommodation with others, record only your share. (For example, if you share an apartment that costs $300.00 a month with two other people, your share would be $300.00 divided by 3 = $100.00.) Calculate your part of other shared living expenses (phone, electricity) the same way. If you are calculating a budget for your whole family, include the total amount paid out each month. If your property taxes are not included in your mortgage payments, include them under 12. TAXES, below.

b) Heating: Total your heating bills from last year and divide by 12 to arrive at the monthly cost of heating.

c) Electricity: Make sure you record the monthly amount. Many utility companies bill every two months.

d) Telephone: Calculate the monthly amount to include long-distance charges by averaging your bills for the past three months.

e) Other: Include any other housing costs (for example, water, sewage or other charges.)

* Total your monthly Housing costs by adding a), b), c), d) and e). Enter this total in the shaded box in the right-hand column.

2. FOOD

a) Weekly Groceries: Multiply the amount you spend on groceries each week by 4.3 to get the monthly cost. If you aren't sure how much you spend, estimate for now and start keeping track. If meals are included in your rent, do not record that expense here.

b) "Extras" during week: Include here items like bread, milk, etc. that you pick up during the week, if you have not included them under "Weekly Groceries." Multiply by 4.3 to get a monthly amount.

c) Restaurant meals/week: Record what you spend on "eating out," for example, pizza, the lunch you had downtown after a job interview, etc. (take-out foods count, too). Again, multiply by 4.3 for a monthly total.

* Total your monthly Food costs by adding a), b) and c). Enter the total in the shaded box in the right-hand column.

3. TRANSPORTATION

a) Car: If you are making monthly payments on a loan for your car, include that amount. Otherwise, record only the regular operating costs for your vehicle. Estimate the costs of gas and oil as well as predictable repairs. Parking should not be included if you have already recorded it under "Housing" as part of your rent; estimate the cost of parking away from home if you are using your car for your job search or for work. Licensing costs, both for your car and your driver's permit, will be included under 13. "MISCELLANEOUS," below. Insurance will be recorded under 10. "INSURANCE," below. For help in calculating your car expenses, see "Car Ownership," page 39 of this Sourcebook.

b) Public Transit: If you use a monthly pass, record the cost.

If you purchase tokens or pay cash, estimate the number of trips you make each week, including not only travelling to and from work, or job interviews, but also any other trips you make on the public transit system. Remember to include the cost of a round trip. Multiply your weekly total by 4.3 to find the cost per month. For more information on assessing public transit costs, see "Public Transit Costs," page 37 of this Sourcebook.

c) Other: Include any other transportation expenses, for example, the cost of sharing a ride with someone, if this is how you get to and from work.

* Total your monthly Transportation costs by adding a), b) and c). Enter this amount in the shaded box in the right-hand column.

4. PERSONAL

This is possibly the hardest expense to estimate on a monthly basis, because personal items are often those "extras" for which you get no receipts. If you have been keeping a written record, this should pose no problem; if not, make as realistic an estimate as you can.

a) to c) fill in the appropriate monthly amounts.

d) Laundry/Dry Cleaning: Include only what you pay out directly (for example, money paid for machines in a laundromat). Costs of detergents, etc. should be included only if you didn't include them in your weekly grocery expenses.

e) Other: Include any other personal expenses here.

* Total your monthly Personal expenses by adding a), b), c), d) and e). Enter the total in the shaded box in the right-hand column.

5. CLOTHING

For help in calculating your clothing costs, see the "Clothing Budget Calculator," page 12 of the Workbook.

a) Work Clothes/Job Search: Calculate the cost of clothing that you'd buy for your job search or work; record as a monthly amount.

b) Family/Personal: Include the approximate monthly cost of items of clothing that you will need for other activities. If you're calculating a budget for your whole family, record the cost of your family's clothes, too.

* Total your monthly clothing costs by adding a) and b). Enter this amount in the shaded box in the right-hand column.

6. CARE OF DEPENDENTS

Estimate the monthly cost of having someone care for your dependents. If you need help with this, see page 58 of this Sourcebook.

* Enter the monthly cost in the shaded box in the right-hand column.

7. DEBTS

Car, mortgage and some other expenses have already been recorded. Include here only payments that you have not included elsewhere.

a) Charge Accounts/Credit Cards: Record the amount that you must pay each month (this usually appears as a "minimum payment due" on the bills sent to you). For the purpose of this calculation, do not include the cost of new purchases. Any new purchases you do make should be recorded under the appropriate headings on this form.

b) Loans: Monthly payments on any loans not recorded elsewhere, such as student loans, can be included here.

c) Other: Record monthly payments you must make on any other debts.

* Total your monthly Debts by adding a), b) and c); enter this amount in the shaded box in the right-hand column.

8. SUNDRY

a) Entertainment: Record the amount you spend each month on movies, concerts, sports events, etc.

b) Newspapers: Include the monthly cost of books and magazines, as well as newspapers.

c) Job Search Supplies: If you are conducting a job search as outlined in Part C of PLACE, you will have expenses for items like paper, envelopes, typing and copying. Record the monthly cost of such items.

d) Other: Use this space to record any other monthly expense you can think of.

* Total a), b), c) and d); enter this amount in the shaded box in the right-hand column.

9. SUBTOTAL: BASIC MONTHLY EXPENSES

* Add the figures in the shaded boxes from 1 to 8. Enter the result in the appropriate shaded box. Carry the amount forward to box 15.

Other Expenses

Some of your expenses do not come up as often as once a month; for example, you probably pay your car insurance premiums once or twice a year. It will be easier to come up with the payment if you can set aside a certain amount of money each month for that purpose.

Since you're calculating a monthly budget starting now, you will need to figure out how much money you'll have to set aside for each item each month. For each payment, you will take the amount due and divide it by the number of months between now and whenever the payment is due. After you've made the payment, you'll probably have to adjust your monthly budget.

For example: It's the beginning of April now, and you pay for your car insurance twice a year. Your premium for six months is $300.00, and your next payment is due on June 30th. Including April and June, there are three months between now and the end of June. Divide your $300.00 premium by three, and you will find that you'll have to save $100.00 a month for your car insurance.

Following the same example, your next premium would be due on December 31st. Suppose that it's the end of June now; you've just paid your $300.00 premium and you're about to adjust your monthly budget. There are six months between

June and the end of December: divide the $300.00 premium by six this time, and you will find that you'll have to set aside $50.00 a month for that payment. You can now work that $50.00, instead of the $100.00, into your monthly budget. Do this for each of the expenses that you will have in each of the categories from 10 to 13 on the "Expenses Assessment Form."

10. INSURANCE

a) Dental/Medical: Record the monthly cost of health insurance premiums that you pay directly (to calculate this, divide your next payment by the number of months between now and whenever it's due). If your health insurance costs are deducted from your salary or from the salary of your spouse, do not include them here.

b) - e) Record the amount you must set aside each month to pay for each of these items.

* Total a), b), c), d) and e) and enter the total in the shaded box in the right-hand column.

11. MEDICAL

Record as monthly amounts only the costs that are not covered by health insurance and for which you will not be reimbursed.

a) Doctor: Estimate the cost of any office or hospital visits that your medical insurance does not cover.

b) Dentist: Include the cost of regular dental check-ups and any work you can anticipate for the next time you visit your dentist.

c) Drugs: Include the cost of prescription drugs as well as over-the-counter drugs like aspirin, cough medicine, etc.

d) Other: Record any other medical expenses (for example, glasses).

* Total a), b), c) and d). Enter the result in the shaded box in the right-hand column.

12. TAXES

a) Property Tax: Record the amount you need to set aside every month in order to make your next payment.

b) Income Tax: If you are self-employed or you anticipate having to pay income tax in addition to the amount deducted from your paycheque, record the amount you must save each month.

c) Other: Record here the monthly amount of any other taxes you may have to pay.

* Total a), b) and c) and enter the amount in the shaded box in the right-hand column.

13. MISCELLANEOUS

a) Education: If you will have to pay tuition fees, record here the amount you will have to save each month. Estimate the cost of your books and include that, as well.

b) Licences: Include the amount you must set aside each month for your driver's permit, as well as licence plates for your car.

c) Other: Include any other expenses you can think of. If you're considering major purchases for which you will have to save, record their cost here. Include also any loans for which you make payments less than once a month.

* Total a), b) and c) and enter the amount in the shaded box in the right-hand column.

14. TOTAL OTHER EXPENSES

* Add the amounts in the shaded boxes 10 to 13, and record the total in the appropriate place.

15. SUBTOTAL: BASIC MONTHLY EXPENSES (from p. 10)

* Bring forward the subtotal of your basic monthly expenses (amount number 9 on page 10 of the Workbook). Enter that amount here.

16. TOTAL MONTHLY EXPENSES

* Add the amounts in boxes 14 and 15 to arrive at your total monthly expenses.

* * * * * * * * *

You should now have a realistic estimate of how much it costs you to live for a month. If you are conducting a job search, this information will be helpful when an employer asks you how much you expect to make. If this is all you wanted to know, you need go no further. However, if you also want to figure out whether you can live with your present means, either while working or while looking for a job, the next section provides a guide for assessing your income.

INSTRUCTIONS FOR THE "INCOME ASSESSMENT FORM"

The sample form on the next page and the instructions that follow will help you fill out the "Income Assessment Form" on page 11 of the Workbook.

A completed form for a family of five, the Thomases, might look like this:

INCOME ASSESSMENT FORM

Instructions for the use of this form can be found on page 22 of the Sourcebook.

List your monthly income in the right-hand column.

| | |
|---|---|
| a) Earned Income (Mrs. Thomas, from part-time work) | 200.00 |
| b) Social Assistance | |
| c) Unemployment Insurance Benefits (Mr. Thomas) | 480.00 |
| d) Family Allowance (for Jim & Mary, both under 16) | 43.60 |
| e) Educational Support (19-yr-old Jane, attending an upgrading course) | 165.00 |
| f) Other | |
| Total income per month | 888.60 |

a) Earned Income: Record the amount earned each month (for example, from full time or part-time jobs, odd jobs, salaries).

b) Social Assistance: Record the amount of money received from Welfare, Mother's Allowance, or other social assistance programs.

c) Unemployment Insurance Benefits: Record the amount expected in the next month.

d) Family Allowance: If you are calculating the income for your entire household, record the total amount received each month for all dependent children.

e) Educational Support: This should include money you receive as a training allowance, bursary, scholarship, stipend or student loan. If payments are made in a lump sum, divide the total amount by the number of months the payment is to cover. For example, if you are to be paid a total of $1,200.00 for a twelve-month period, record the amount you will have for each month ($1,200.00 divided by 12 = $100.00).

f) Other: Include here money received from any other source, for example, Workers' Compensation, pension income or other benefits.

Total Income per month: To calculate your monthly income, total the figures in the right-hand column.

## BALANCING YOUR BUDGET

Now that you've figured out both your expenses and your income, you can balance your budget.

If your income is greater than your expenses, your financial situation is good as long as you stick to the budget that you have worked out on the "Expenses Assessment Form."

If you've listed any expenses under "7. DEBTS", on your form, you can use any extra income to start paying off these expenses. You should pay off the debts that have the highest interest rates first.

If your income is less than your expenses, use your "Expenses Assessment Form" to help you figure out where you can cut down. One method for doing this is outlined below.

Turn to your completed form. Go through each individual item on the form, and underline the ones that are fixed costs. For most people this list would include:

Rent or Mortgage
Car loan payments, insurance and licence or Public Transit
Medical Expenses
Medical Insurance (if not deducted from your pay)
Debt payments

Note the amounts you must pay in each category.

The items that are not underlined are expenses that you can control to some extent. Go through each item that is not underlined, and mark those that are necessities (use a different colour of ink or circle instead of underlining).

For example, your list might include:

Heating
Electricity
Telephone
Gas, oil, repairs for car
Groceries
Care for Dependents

Note the amounts you must pay for each of these, as well.

Calculate a sub-total of all the categories you've marked. Is this less than your original expenses? If so, balance your budget again.

If your income is still less than your expenses, and if your income is temporarily limited because you're out of a job, you may be able to put off saving for some of the items you've listed under "Other Expenses" on your "Expenses Assessment Form." For example, if it's April now and your next car insurance premium isn't due until December, you might be able to wait until you get a job before you begin to put money aside for this particular expense. If you are reasonably certain that you can make up the payment quickly enough when the time comes, this might be one place where you could cut down your monthly expenses for now. Remember, though, that this is a stop-gap measure that can easily backfire on you if you don't plan carefully enough. That payment will still fall due in December, whether you get a job by then or not and whether you've saved for it or not. If you do decide to put off saving for something like this, remember that, when you do get a job and begin to put money aside, you will have to save more per month than you've calculated in this budget.

If your income is still less than your expenses, you may need to go over your budget again until you can find a way to live within your means, or you may

need financial assistance, counselling or both. Discuss your situation with your CEC counsellor and/or consult the PLACE Directory for agencies that provide help with financial problems.

## (b) S E R I O U S  D E B T

Having debts that you cannot pay can affect your ability to find work and keep a job in several ways. Prospective employers who find out about your financial situation may decide not to hire you because they may feel that serious debt is a sign of poor judgement. If creditors or collection agencies call or visit you on the job, your work will be disrupted and your employer is likely to be annoyed. These kinds of problems can put you under a lot of mental stress, as well. Avoiding phone calls, and worrying about how you will pay the next bill, while still paying for food and a place to live can take all the energy that could otherwise go into your job search or into doing your best in your work.

Financial problems can put a strain on a marriage and family life as well; this too will distract you from job search activities and good work performance.

The couple in the following story made a lot of mistakes in handling their finances. As you read it, see if you can pick out what things they did wrong. On a separate piece of paper, make a list of the points you find.

* * * * * * * *

THE STORY OF DON AND GISELLE

Don and Giselle got married right after Don graduated from high school. Giselle still had a year to go to finish a business course, but she didn't see the point of wasting another year learning typing, filing and office procedures when what she wanted was a home and family. Don had taken technical and trade courses in building construction and didn't think he'd have a problem finding a job and supporting them both. He'd worked the summer before for a local contracting company and his boss had told him that he could have a job as a general helper when he finished high school.

When June rolled around and Don finished school, he went back to the contracting company and, sure enough, got himself hired. The pay wasn't terrific--actually, it was less than Don had imagined a permanent employee

would make. Still, it was a start and with a little experience under his belt, Don figured he'd start getting raises pretty soon.

He and Giselle decided that they would be married in July. Giselle wanted a big wedding, with all their friends and family, to start their new life together. Her parents had set aside $2,000.00 and told Don and Giselle that whatever wasn't spent on the wedding could be a "nest egg" to start their own savings account. They planned the wedding together with Giselle's mother. Giselle had a real flair for planning parties and menus. This was to be "their day" so they decided that nothing but the best would do. The wedding dress alone cost close to $400.00. They talked about cutting the guest list back a bit so they'd have some money left, but they didn't want to leave anybody out. Besides, they'd get more gifts that way.

The wedding went just the way they'd planned. Giselle was a beautiful bride; Don, the proud bridegroom. Everyone had a wonderful time; the dancing seemed to go on forever and the champagne flowed till morning. Since it was the height of the building season and they couldn't go away for a proper honeymoon right then, Don and Giselle decided to treat themselves and spend what was left of the weekend in one of the best hotels in town. It cost them nearly all of what was left over from the wedding, but it was worth it.

They set up housekeeping in a nice apartment. It was a bit too expensive but it had a balcony and a big kitchen. They had got lots of lovely gifts, but still needed basic furniture--living-room chairs, sofa, dining room suite, bedroom furniture. They found that department stores would let them buy these things on credit; Don had a job, after all. One store even sent them a credit card in the mail.

They had a couple of hundred dollars left from wedding gifts and decided to buy a car. Don was tired of spending an hour on the bus every day and Giselle didn't like lugging groceries and other things home from the store. Sometimes she took a taxi home, but that seemed like a real waste of money. They spent a couple of weekends looking at used cars at people's homes, but anything that was in their price range seemed to be rusting away at the seams. Besides, it was getting to be a real hassle to have to take the bus to the other end of town just to look at yet another old wreck. They finally went to a dealer, intending to buy a used car that was in good shape, but found that their couple of hundred dollars would do for a down payment on a brand-new car. The dealer could even set up the financing for it on the spot. Don wasn't sure

it was a good idea to be spending so much more than he'd anticipated, but on the other hand, a new car would last longer than a used one. "Like my dad always said," Don told Giselle on the way home, "buying a used car is just buying someone else's headache. I'm glad we took the plunge."

Giselle was happy decorating their new home, buying the little things that really made it look like a magazine picture. She glowed with the compliments when friends told her that she should have been an interior decorator.

Don was happy, too. He liked being married to Giselle and was especially proud that he could support them both. He was even able to buy a dishwasher for Giselle's birthday. The role of breadwinner suited him fine. Things were going really well at work: the boss, Mr. Beerstock, had said he was pleased with Don's work and had even hinted once or twice that Don might be due for a raise soon.

Don was looking forward to that. Even though he was happy with things, a raise would certainly help. The monthly payments on the things they had bought were using up most of Don's wages. They'd tried setting up a budget a few times, but they could never seem to make it balance. They wanted to save some money for a place of their own, but there always seemed to be one more thing they needed right away. And now, Giselle had just announced that she was pregnant; Don was beginning to feel a little nervous about supporting a wife and now a baby, too. He wanted to be sure his family would have the best of everything. Still, they hadn't planned the baby and now there would be even more expenses.

It was Friday and a payday, so Don was feeling pretty good as he pulled into a parking space near the work site. "Hi, Mr. Beerstock," he shouted to his boss, "did you hear I'm going to be a father?" Mr. Beerstock signalled for Don to come and see him in the office. "He looks kind of serious today," thought Don as he walked over. "I hope I haven't done something wrong."

"Don, I really feel rotten about having to tell you this, especially with a baby on the way, but I'm going to have to let you go. You can collect your wages at the end of the day."

Don was dumbfounded. "But you said my work is good," he choked out.

"Yes Don, you're a good worker, but the construction industry is down all over the country. Higher interest rates, fewer housing starts and less work for small contractors like me. I'm laying off everyone except the journeymen and their apprentices. I'll give you a good reference, but it'll be tough for you without your trade papers."

That was five months ago. Don could still hear Mr. Beerstock saying, "I'm sorry Don, but that's the way it is." They'd been lucky he had qualified for Unemployment Insurance benefits, but that was nearly used up. It hadn't been enough to pay the monthly bills, anyway. Giselle had tried looking for work in an office, but was told she wasn't qualified. The only job she'd been offered was a night cleaning job, but the doctor had said that it might be too much strain while she was pregnant. She was tired all the time, anyway, and still felt sick a lot. It seemed as though every time Don looked at her sideways she started to cry.

A collection agency had started calling to demand their money and that really upset her. The finance company had given them one month to make up the payments on the car, or they'd repossess. The department store credit office had said the same thing about the living room furniture and t.v. set. They took the phone off the hook after a week of calls like that.

Their parents had been helping out where they could--by buying groceries, paying part of the rent. His parents had suggested they could move in with them if they needed to. Don was grateful, but he really hated depending on anyone. Sometimes he just wanted to run away and start over. Giselle cried and they argued all the time. They'd had a big fight when she wanted to get a few things for the baby.

Don hadn't even bothered to look for jobs in the newspaper this week or to call in at the CEC. He'd been doing that for four months and he hadn't found a job yet. Don had almost gotten one working for a man who did custom home renovations, but somehow he'd found out about Don's financial problems and told him he didn't want a deadbeat working for him. That had hurt Don's feelings almost more than anything. He'd been offered one other job, but the boss had said he would need his own tools. Don didn't like to admit he didn't have them and couldn't afford to buy them, so he had said that the wages weren't high enough and he wasn't interested. He didn't want anyone to know what a mess he'd made of things. When his counsellor asked him how he had done at the interviews, he told her that someone else had already taken the jobs.

* * * * * * * * *

## MISTAKES IN MONEY MANAGEMENT

Here are some of the mistakes Don and Giselle made in the way they managed their money and made plans. Compare this to your own list.

i. Education and Training: Their financial situation would have been much stronger if they had completed their training. If Don had planned better, he would have held out for an apprenticeship in his trade, rather than taking a helper's job just because that was the first one offered. Giselle could have spent the extra year completing her business training or maybe she should have chosen a program more in line with her interests in design and decorating.

ii. The Wedding: Don and Giselle passed up an opportunity to start married life with money in the bank. If they had had a better idea about their responsibilities, perhaps they would have cut that guest list a bit or settled for a less expensive wedding dress and reception.

iii. Credit Buying: Don and Giselle really didn't understand what they were getting into--how much money they were spending or what they would have to pay in interest charges. They thought that if the stores would give them credit, it was fine to use it.

iv. The Car: Once again, Don and Giselle chose to buy now and pay later. To do so, they used up what little savings they had. They also didn't calculate the cost of gas, oil, insurance, licence, parking and repairs, which left them with less money to pay for their other expenses.

v. The Budget: Part of the reason that they were unable to follow a budget was that neither of them really knew how to make one up. As well, they felt that they needed everything now.

vi. Family Planning: They both wanted a family but really hadn't planned on having one right away. They knew they should have taken steps to prevent a pregnancy, but didn't know what method would be reliable, or where to go to find out.

vii. Dealing with Creditors: Don and Giselle made a common mistake. They thought if they avoided the problem, things would improve by themselves. A direct approach is often better. Sometimes creditors will settle for smaller regular payments rather than none at all. By the time a collection agency is called in, the situation is fairly serious and more difficult to resolve.

viii. Don's Job Search: After a few months, Don was really feeling defeated. His pride was hurt as well. If he had been willing to discuss his financial problems with someone like his counsellor, he might have found ways around some of the difficulties. Perhaps arrangements could have been made for purchasing the tools; in addition, there might have been training programs that paid an allowance. Don was so busy putting up a good front, that he made it hard for anyone to help him.

What can they do now? Working their way out of this situation will not be easy. What steps could Don and Giselle take to get a fresh start?

Write your ideas on a separate piece of paper. PLEASE DO NOT WRITE IN THIS BOOK.

SOME SUGGESTIONS FOR DON AND GISELLE

i. Admit that they have a problem. If Don and Giselle could discuss their situation calmly and openly with each other, maybe they could begin to work together towards the common goal of getting out of debt. Once they've brought the matter into the open by dealing with it instead of fighting about it, they might decide that they both need to see a professional credit counsellor who is experienced in helping people who are in serious debt.

ii. Cut expenses. An obvious point and easier said than done. Nonetheless, they should have a close look at where their money is going and perhaps cut down on some of those "little extras for the apartment" that they seem to be able to buy even though most of Don's wages are going towards paying their bills. They could also consider moving in with Don's

parents or into a less expensive place, even if it hurts Don's pride to do it.

iii. Consider selling some of the more expensive items for which they cannot pay (for example, that birthday dishwasher), and using the money to pay off the debt.

iv. Plan what they will do before taking any steps, so that they can be sure whatever they do will improve rather than worsen their situation. For example, if they did decide to move, they should make sure it won't end up costing as much to move as it would to stay put.

v. Once Don and Giselle have figured out what to do about their immediate financial troubles, they should plan for the future. Don, for example, could look for a training program that would provide income at the same time as helping him to improve his qualifications.

vi. Whatever their future, Don and Giselle will have to be certain that they learn from their experience and don't get into the same problems again. One way that they could learn about budgeting and buying on credit would be to take an evening course in personal money management. Many high schools and community colleges offer such courses; Don and Giselle could phone the board of education or the college in their community to find out about them.

vii. Don and Giselle could also contact a credit counselling agency.

## CREDIT COUNSELLING AND WAGE GARNISHEE

Credit counselling agencies provide services for people in situations like that of Don and Giselle. They go over debts and expenses and help people plan how they will spend their money. They can also reassure creditors and collection agencies that they eventually will get the money owed them. If you have a serious debt, you can show that you are taking a positive step toward managing your money by contacting a credit counselling agency. Then your creditors may be more willing to negotiate a repayment plan that you can afford.

Credit counselling agencies can also help you with prospective employers who might be reluctant to hire you because of your financial situation. Sometimes, if you've owed money for a long time, or if the sum is large, your wages may be subject to garnishee. This means that the people to whom you owe money have obtained a court order that allows them to collect the debt as a deduction from your paycheque.

Some employers do not like to hire people whose wages would be garnisheed. Not only does it make more paperwork for them, but they may feel that a person who cannot pay his/her debts has bad judgment and might be an unreliable employee. A situation like this can make you feel that you're caught in a vicious circle that you can't get out of--you can't pay off your debts because you're unemployed; you can't find work because of your financial situation.

It is unlikely that even a credit counselling agency would be able to get a court order for wage garnishee reversed. However, sometimes the agency can persuade an employer to at least give you a chance and hire you.

In at least one province, an employer cannot refuse to employ you because your wages are garnisheed. For more information, see "Grounds of Discrimination in Matters of Employment", page 118 in this Sourcebook.

Serious debts can also affect your ability to be bonded. For more information on bonding, see page 107 of this Sourcebook.

For agencies and services in your community that may help you with financial problems, consult the PLACE Directory under "Finances".

# Chapter 2 / Transportation

Reliable transportation is a key ingredient in finding and keeping a job. While looking for work, you must be able to get to interviews with prospective employers. You may also want to visit work places in person to see whether there are any openings. Once you find a job, you must be able to arrive on time and attend regularly.

When you are deciding whether to accept a job offer, you will need to consider what transportation you will need, as well as things like salary, hours of work and benefits. Would your new place of work be within walking distance of your home? Do you live near a public transit route that would get you to and from work? If you've been offered a job thirty miles away, would the job pay well enough to make up for increased car expenses?

This chapter will help you figure out how you will get to and from work and how much it will cost.

## (a) MODES OF TRANSPORTATION

### PUBLIC TRANSIT

Most large communities have a public transit system (buses, subway or trains) that provides services throughout the area. Special services may also be provided for the physically disabled. In many circumstances, public transit is the most desirable means of getting to and from work, since it is cheap for the rider and it serves most areas in and around the community. This section helps you find out whether you can use the public transit system to get to and from work.

### Getting Information

You must first find out whether the public transit routes are near enough to your home to be practical. If you live in an outlying area and there are no stops within walking distance of your home, you may still be able to use the special mini-bus (e.g. Dial-a-Ride) that some transit systems provide.

The telephone information service of your local transit system can tell you how to reach a particular destination, how long the trip will take, the cost and timetable information. If the transit system provides special services for the disabled, information about them also can be obtained by telephone. When calling the service, give your address (and, if requested, the names of a few major streets nearby), the address of your destination and the time you need to arrive there. If you have a map of your community, it may help you to have it in front of you so you can see where the closest transit stops are.

Route maps and schedules also provide the transit information you need. They may be obtained, usually without charge, by calling the transit company or visiting their main office and asking for them. Sometimes, they are also available on transit vehicles. In some cities, this information is packaged in a "kit," which describes the operation of the transit system, how to use it and the services provided.

Once you have found out where the closest transit stop is, walk there directly from your home to find out how long it will take. Then, you can decide by what time you would have to be out the door each day.

If you do not have access to public transit, or if you plan to use your car, go on to page 39, "Car Ownership".

If you are unfamiliar with the transit system in your community, see the "Public Transit Exercise," page 49 of this Sourcebook.

## Public Transit Costs

Public transit systems may offer you several alternative methods of payment: cash fare, tickets or tokens and monthly passes. The following section will show you one way of evaluating which method of payment is to your advantage. The form for evaluating public transit costs can be found on page 13 of the Workbook.

TOTAL TRIPS

a) Calculate the number of trips you will have to make each week to get to work and home again.

b) Calculate the number of trips you will make each month by multiplying (a) by 4.3.

example: a) Number of trips per week.....10
b) Number of trips per month....(10 x 4.3) = 43

CASH

a) On most transit systems, you can pay cash for each trip you make. Find out the cost of cash fare from the transit company. Enter the cost of one trip under a).

b) Calculate the total cost of paying cash per month by multiplying the cost of one trip (a) by the number of trips each month.

example: a) Cost of one trip .....60 cents
b) Cost per month (.60 x 43) = 25.80

TICKETS/TOKENS

a) An alternate method of payment is purchasing tickets or tokens. These are usually sold as a certain number for a set cost and generally are less expensive than cash fares. Record the cost of tickets under a).

b) Calculate the cost of one ticket by dividing the number of tickets into the cost; record this under b).

c) Multiply this amount by the number of trips you make each month and enter this amount under c).

example: a) 10 tickets for $5.50
b) Cost of one ticket $5.50 divided by 10 = ....55 cents
c) Cost of tickets per month (43 x .55) = $23.65

PASSES

In many places you can purchase a "pass" which entitles you to as many rides as you wish each month.

a) Record the cost of a monthly pass.

example: a) Cost per month ..... 22.50

You can now compare the costs of the various methods of payment for public transit. In our example, bus passes represent a small saving. However, monthly passes are a cheaper means of paying for public transit only when they are used for enough trips during the month.

## CAR OWNERSHIP

Owning a car is a fairly obvious, though expensive, solution to transportation problems. If you do not have access to public transit, or if you need a car for the kind of work you do, you may want to consider buying one. The instructions below are designed to help you make a realistic estimate of how much owning a car would really cost you. You can then make a more educated decision about whether buying a car is really the best thing for you to do. You may discover that it would be more expensive than you thought and that you will need to find another way of getting around. Or you might find that, if you know exactly how much money you will need, and you have a definite job offer, you may be able to arrange a loan.

If you already own a car, you may want to use this section to help you calculate just how much your car is really costing you. The "Cost of Car Ownership" form will help you calculate your monthly car expenses. Turn to page 14 of the Workbook and, using the instructions below, fill out the "Cost of Car Ownership" form.

### Instructions for the "Cost of Car Ownership" form.

1. PRINCIPAL COST

If you are considering buying a car, decide what kind of car you would consider buying: new or used, what make and model and so on. Then, get an estimate of how much that would cost you. To do this, you could phone or visit several car dealers to get an average price. Or, if you are considering a used car, you could also look in the newspaper to find an average price for private sales of the same sort of car.

If you will need some kind of loan to cover the principal cost of your car, you should now find out how much that loan will cost you. Your best bet probably would be to talk to the loans manager of your bank, trust company or credit union. These organizations usually charge less interest than a finance company or the loans department of a car dealership would. Find out how much total interest you would have to pay, and what your monthly payments would be, as well as how long you would have to pay it

SAMPLE COMPLETED FORM

## COST OF CAR OWNERSHIP

Instructions for the use of this form can be found on page 39 of the Sourcebook.

| | | | |
|---|---|---|---|
| **1. PRINCIPAL COST** | | | Use this space for rough calculations |
| a) Total amount of loan to purchase car | $2455.00 | | distance from work to home: 8 km |
| b) Number of monthly payments | ÷ 36 | | x 2 (round trip) |
| c) Monthly payments | 68.19 | → 68.19 | 16 km / day |
| **2. GAS** a) Expected distance travelled per month | 800 km/mo | | x 22 days |
| b) Estimated kilometres to the litre for car | 14 km/L | | 352 km/month |
| c) Number of litres needed per month [a) divided by b)] | 57 L/mo. | | weekends and evenings: |
| d) Cost of gas per litre | 30.9¢/L | | 100 km / week |
| e) Cost of gas per month [multiply c) by d)] | 17.61 | → 17.61 | x 4.3 wks/month |
| **3. MAINTENANCE** | | | 430 km/month |
| a) Cost of oil and regular maintenance per month | | → 20.00 | + 352 (km/month for work) |
| **4. REPAIRS** | | | 782 km / month |
| a) Amount to be set aside each month | | → 30.00 | ↳ round off to 800 km / month |
| **5. INSURANCE** | | | |
| a) Amount of premiums per year | 400.00 | | |
| b) Amount to be set aside each month [a) divided by 12] | (÷ 12) 33.33 | → 33.33 | |
| **6. LICENCES** | | | |
| a) Cost of driver's permit per year | 6.00 | | |
| b) Cost of licence for car per year | 30.00 | | |
| c) Total amount to set aside for licences each month [a) plus b) divided by 12] | (36.00) (÷ 12) 3.00 | → 3.00 | |
| **7. PARKING** | | | |
| a) Monthly cost of parking at home | | → 10.00 | |
| b) Monthly cost of parking at work | | → 30.00 | |
| **8. TOTAL COST OF CAR OWNERSHIP PER MONTH** | | $212.13 | |

off. The total interest will vary according to how many months it takes you to repay the loan; you should "shop around" for the best deal you can get.

a) Enter the total (that is, principal plus interest) cost of the loan.
b) Enter the number of months you will have to repay the loan.
c) Enter the amount of each monthly payment, according to the information your loans manager has given you.

If you already have a car, and are making payments on it, simply enter the amount of each monthly payment here.

If your car is already paid for, that's a break for you and you can just leave the PRINCIPAL COST section blank.

2. GAS

Gas will require a monthly outlay. To estimate your gas costs:

a) Using the average distance between your home and the main areas of your community where there are employers of people in your occupation, calculate the approximate distance you will have to drive each month. Record this figure under a).
b) Record the average number of kilometres your car will travel per litre of gas. (You can get this information from a dealer or from the Federal Department of Consumer and Corporate Affairs.)
c) To calculate the number of litres of gas you will need to buy per month, divide a) by b) and record the result under c).
d) Record the cost of a litre of gasoline.
e) Your monthly cost will be the total of c) multiplied by d). Enter this amount in the shaded box in the right-hand column.

3. MAINTENANCE

All cars, new or used, need regular maintenance such as oil changes, tune-ups, tire rotation, wheel balancing, etc. This kind of maintenance may be included in the price of a new car; ask your dealer whether this is the procedure s/he follows. If not, s/he can at least give you an idea of how much maintenance costs might run you. For used cars, you sometimes

can estimate a monthly cost by talking to a friend who drives a similar sort of car and finding out what his/her costs are. For best results, you ought to estimate the cost of maintenance for a full year (so that you include the more costly winter and spring check-ups as well as your usual oil changes and so on) and divide that amount by 12 to arrive at a monthly cost. (Be sure to include the cost of any parts, such as oil or air filters, in your maintenance costs).

4. REPAIRS

In addition to your routine maintenance costs, you should also allow for the possibility that you may need major repairs such as replacing a clutch or brakes or rebuilding an engine. Most new cars will not need major repairs that are not covered by the warranty. For used cars, assume that one or more major repairs could become necessary over the course of a year. Again, you could talk with a friend who owns a similar car to the one you're thinking of buying, or you might even want to talk with a mechanic who has had some experience with that type of car. Either source should be able to give you a pretty good idea of what kinds of things tend to go wrong, and this will allow you to estimate more accurately what your repair bills might be (include the costs of parts in your estimate). Divide the yearly estimate by 12 to arrive at a monthly cost. You should be prepared to set this amount aside each month.

5. INSURANCE

This is another major expense that you will have to consider. Call several insurance companies to find out an average rate. Usually the cost is stated as a yearly premium; the amount will depend on the kind of car, how much insurance you will need, your driving record, your age and your marital status.

a) Enter the amount of the yearly premium.

b) Divide a) by 12 to arrive at the amount of money you need to set aside each month for insurance.

6. LICENCES

a) Record the cost of obtaining a driver's permit, if you do not already have one. If your present permit will expire during the next year,

enter the cost of renewal.

b) Record the cost of licence plates for your car.

c) Add a) plus b); divide this total by 12. The result will be your monthly licensing cost.

7. PARKING

a) If you are a tenant, the cost of parking may be added to your monthly rent. Enter the monthly cost of parking here.

b) In addition to whatever you may have to pay for parking at home, you may also be charged for parking at work. Enter the monthly cost of parking at work here.

8. TOTAL COST OF CAR OWNERSHIP PER MONTH

Total the figures in the shaded boxes to arrive at the monthly cost of owning a car.

## CAR POOLS

Car pools are an increasingly popular solution to the high cost of running a car on a daily basis. If you own a car, you and one or more other people would take turns driving. You might arrange to each drive for one week at a time; or, you might schedule a different driver for each day of the week.

To arrange a car pool, you could canvass your neighbourhood for others who drive to the same area in which you are looking for a job. If you are already working, an alternative would be to look for people at work who might live close enough to make a car pool worthwhile. In addition to the word-of-mouth approach, you could also put up a notice at work, at the laundromat, grocery store or any other public bulletin board. You could also advertise in your local newspaper.

Each driver would normally pay for the cost of operating his/her vehicle when it is his/her turn to drive. To calculate the approximate cost of your share of the car pool, you should divide your monthly car ownership cost by the number of days or weeks that you will actually be driving your car. For

example, if it costs you $100.00 a month to run your car, and you drive for one week per month, it would cost you $25.00 a month to participate in a car pool.

The reliability of a car pool depends upon the reliability of the people involved, and on the mechanical condition of their cars. If each person in the car pool takes his/her responsibility to the others seriously, everyone will probably get to work on time every day. If, in addition, everyone's car starts every time, the car pool will be reliable. The group should make back-up arrangements, though, just in case the driver is ill or the car won't start.

## RIDE-SHARING

If you do not own a car, you may be able to find someone who is willing to drive you to and from work. To locate a driver, you can use the same basic strategies as for setting up a car pool.

If you use ride-sharing as your means of transportation, you would pay the driver a set amount of money to help with the cost of gas and parking. You and the driver should work out how much this will be.

The reliability of this means of transportation depends entirely on the driver. If the driver is responsible and punctual, and the car is also reliable, you will both get to work on time every day. You ought to have a contingency plan for emergencies such as a stubborn car or a sick driver. For example, you might agree that if the driver will not be going to work one morning, s/he would call you by 7 a.m. to give you enough time to take a bus; otherwise, you'll assume you have a ride.

If you live in an outlying area, you may want to use ride-sharing to get to the bus stop, station or subway terminal. This does, however, require careful scheduling so that you can make the connection.

## OTHER METHODS

Cycling and walking have both increased in popularity as methods of transportation. A bicycle is relatively cheap, and maintenance costs are also

relatively low. Both cycling and walking have the added benefit of being good for your health; both are practical and reliable. You may find that, if you live close enough to your work, walking or cycling may be the simplest way to get to work.

## EVALUATING TRAVEL ALTERNATIVES

If you are fortunate enough to have several choices about how you get to and from work, you should compare the possibilities and decide which one(s) would be the best methods for you to use. For each of the possible plans, you should consider the cost, your travel time, the reliability and the convenience. Use the "Evaluating Travel Alternatives" form, page 15 of the Workbook, to help you make your decision. The instructions below can be used with the form.

### Instructions for the "Evaluating Travel Alternatives" form.

COST

Calculate the cost of each possible method of transportation on a monthly basis.

* The cost of public transit can be determined using the materials on pages 37 to 38 of this Sourcebook.

* You can use the information on pages 39 to 43 of this Sourcebook to help you to calculate the cost of car ownership.
* The approximate cost of car pools can be calculated by dividing your monthly car ownership cost by the number of days or weeks of the month that you would actually be driving. See page 43 of this Sourcebook for further information.
* The cost of ride-sharing can really only be determined with the help of your prospective driver. It will depend on how much it costs him/her to run his/her vehicle.

Record the cost of each alternative in the space provided on the form.

SAMPLE COMPLETED FORM

## EVALUATING TRAVEL ALTERNATIVES

Instructions for the use of this form can be found on page 46 of the Sourcebook.

| | Cost | Time | Reliability | Convenience |
|---|---|---|---|---|
| Public Transit | 22.50 / month | 1½ hours | 1 | 4 |
| Car Ownership | 212.13 / month | 30 minutes | 2 | 1 |
| Car Pool | 50.00 / month | 30 minutes | 3 | 2 |
| Ride-Sharing | 30.00 / month | 30 minutes | 4 | 3 |
| Other (cycle - summer) | 2.50 / month | 45 minutes | 1 | 2 |

TRAVEL TIME

For each method you are considering, you should also figure out how much time you would have to spend travelling each day.

* Public transit times are best assessed by making the trip at the same times of day as you would be travelling if you were working. Your transit company might be able to give you an idea of how long the trip might take. Call the telephone information service, if there is one, and find out; see also the "Public Transit Exercise," page 49 of this Sourcebook. When calculating the travelling time, be sure to include the time it takes you to get from your house to the bus or subway stop and allow a few extra minutes in case you miss a connection.
* To assess the length of time it will take you to drive, you should make the trip during the same times of day that you would be travelling.

Alternatively, you could ask someone who follows the same route at the same times of day. Allow for the fact that traffic may slow you down if you travel at rush hours.

Record the total daily travel time (both going to work and returning home) under "Time" on your form.

RELIABILITY

You need to know whether the methods you are considering will allow you to get to work on time every day.

* Public transit runs every day according to schedules; remember though, that even buses can get caught in traffic. You can find out how reliable the transit schedules are in your community only by using the system.
* Car ownership is reliable if your car is in good repair and if you remember to allow yourself enough time for traffic jams.
* Car pools and ride-sharing force you to depend on the other people you will be travelling with, for at least part of the time.

For the method that is most reliable in your situation, mark a "1" in the "Reliability" column of your form. Rate the next most reliable method with a "2" and so on.

CONVENIENCE

When you are deciding how you will travel to and from work, the final thing you ought to consider is convenience. If you have two possibilities that are equal in every other respect, the greater convenience of one or the other may convince you to use it. For example, if you are taking your children to a babysitter on your way to work, it may be more convenient to drive your own car than to use public transit. If, on the other hand, it's difficult to find a parking spot where you work and the bus would drop you at the door, public transit may be more convenient.

Rate each method according to how convenient it would be for you.

Evaluate Your Alternatives

You should now have enough information to be able to choose which transportation plan would best meet your needs.

First, look at your "Costs" column. Are there any methods that would definitely cost more than you could afford? If so, cross them off your list. For help in planning a budget so that you will know what you can afford, see "Finances," Chapter 1.

Next, consider the reliability of the remaining alternatives. Any that are ranked lower than "1" or "2" should also be crossed off.

From this point on, your decision will be entirely personal. For example, you may decide that you'd rather drive your own car than put your kids through a long, rush-hour bus ride every day, even though it'll cost you more money to drive. On the other hand, you might prefer to use public transit because it costs less, even if it takes a little longer than driving would.

Circle the method that is your first choice. The method that you would prefer next can be your "back-up" plan.

## (b) TRAVEL PLANS: JOB SEARCH

When you are called to a job interview, you should know, in advance, exactly how you are going to get there and how long it will take you. Whether you travel by public transit or mo-ped, having a good idea of how you will get from your home to any specific employer's office will allow you to concentrate on preparing for the job interview rather than worrying about how you are going to get there.

Working out travel plans for your job search may be a little different from deciding how you would get to work every day. Because a job interview usually only happens once, you will want to look and feel your best for that special occasion. If, for whatever reason, your daily travel plan turns out to be inadequate for your job search (for example, you would normally cycle to work, but you want to arrive at an interview looking cool and fresh), you may decide to use a more expensive means of transportation (for example, just this once, you'll take a cab).

You might find, however, that your public transit system is just as good for your job search as for daily travelling. Perhaps you feel uncertain about using it because you haven't used it very often. Knowing when the bus is going to go by the stop nearest to your home can make things a lot simpler for you. For example, if your usual strategy when taking the bus is simply to walk out to the stop and expect the bus to be there when you arrive, you run a good chance of having to wait. If, on the other hand, you know when the bus is <u>supposed</u> to go by and time your own arrival accordingly, you'll probably never have to wait a half-hour for a bus again. If you are unfamiliar with the transit system in your community, try the "Public Transit Exercise" on the following pages. Public transit might be simpler than you think.

### PUBLIC TRANSIT EXERCISE

The purpose of this exercise is to help you to learn about the routes and schedules you might need to use when you visit prospective workplaces.

To complete this exercise, you will need a telephone directory and the use of a telephone. It would also be useful to have a transit route map and/or any map of your community. To help in completing this exercise, you may want to use the "Public Transit Exercise" form, page 15 of the Workbook.

Instructions for the "Public Transit Exercise".

On page 2 of the Workbook, you were asked to list the main areas of your community where there are prospective employers of people in your occupation. Turn to that page in the Workbook. Using your map and your telephone directory, find specific street addresses and telephone numbers for prospective employers in two different areas. On your map, mark the locations of these employers, as well as the location of your home.

Assume that you would want to travel to one address to arrive at 8:30 a.m., and the other at 1:30 p.m. In this way, you will get an idea of the transit service from your home both during rush hour and during "off" periods. Then, no matter what time of day you are asked to go to an interview, you will be prepared.

Now you need to find out:
1) the best route from your home to each address and
2) the schedules for the times of day you will be travelling.
To do this, you should contact the transit system's telephone information service, if there is one; otherwise, obtain the route maps or schedules. Another approach is to phone the prospective employer and find out the name of the major cross-street nearest to the company's office. The person who answers the telephone may even be able to tell you which transit route would take you closest to the office.

Write down your travel plan. Include the time you must leave home, the time you board the transit system and your arrival time at your destination. Include any transfers you must make as well. Record the cost of the round trip, as well as the total time it will take. Be sure you include the time it takes you to get from your door to the transit route stop; allow an extra few minutes in case you miss a connection.

SAMPLE COMPLETED FORM

## PUBLIC TRANSIT EXERCISE

Instructions for the use of this form can be found on page 49 of the Sourcebook.

| | | |
|---|---|---|
| 1. | Employer's Name ABC Plumbing Telephone 254-1111 | Employer's Name CDE Plumbing Telephone 221-4411 |
| 2. | Address 112 Ludlow Lane | Address 24 Albert Avenue |
| 3. | Intersecting Street King St. | Intersecting Street Queen St. |
| 4. | Travel Plan #2 bus east on Dupont; transfer to #8 south on King to Grange; walk north 1 block, west one block | Travel Plan #4 bus north on Queen to Albert; walk east 2 blocks |
| | Cost $1.20 (round trip) | Cost $1.20 (round trip) |
| | Travel Time 45 minutes (round trip) | Travel Time 15 minutes (round trip) |

You can check the accuracy of your plan by making the trip.

## OTHER TRANSPORTATION WHILE YOU LOOK FOR WORK

In addition to public transit and sharing rides with friends, you may be able to use some other means of transportation during the time you are looking for work.

Car rental for a day may be practical if you must travel outside your community for an interview or if you have several interviews in different areas in the same day. Costs and details may be obtained by calling any car rental agency listed in the Yellow Pages of your telephone directory.

Taxi may also be a good investment if other methods of transportation are going to take an extremely long time or be very inconvenient. For example, if you'd rather not arrive at an interview after an hour's ride on a hot, overcrowded bus, you may decide that the taxi is worth the extra cost.

Borrowing a car may be possible occasionally during a job search, if you have trusting friends or relatives. Be sure that their insurance would cover you if you had an accident and discuss who would pay any extra costs before you borrow a car.

## ASSESSING YOUR ALTERNATIVES: JOB SEARCH

Each time you apply for a job, you should first work out a travel plan that would get you to an interview. Choose and evaluate your available methods as you did in "Evaluating Travel Alternatives" (page 45 of this Sourcebook). Your weighing of each factor (cost, time, reliability, convenience) may be different from the way you evaluated your choices for a daily plan.

For example, you may be willing to spend a bit more money to get to an interview than you could on a daily basis. You may decide that you prefer to take a taxi rather than a bus because the convenience outweighs the cost factor on a specific occasion. For example, if you find yourself running late, you may decide to call a cab rather than dash about trying to get out the door in time for the bus and end up forgetting something or arriving flustered.

Once you have evaluated each possible plan, you should make a record of what plan you will use for each employer you apply to. If you are conducting an organized job search, you will already be keeping track of each job you apply for.* Simply add your travel plan to the sheet or card you are using for this. In this way, when you are called for an interview, you will be prepared to go at a moment's notice because you will know exactly how to get to any specific employer's place of business.

In addition, you should record your daily transportation plan on the same card or sheet of paper. Use your completed "Evaluating Travel Alternatives" form to help you.

For example:

| | |
|---|---|
| Employer's Name: | ABC Plumbing Phone: 254-1111 |
| Address: | 112 Ludlow Lane |
| Job Search Travel Plan: | taxi to interview; bus home |
| Time: | allows 15 minutes to get there; 20 min. home |
| Cost: | $3.00 one way; $0.60 to get home = $3.60 total |
| Daily Travel Plan: | #2 bus east on Dupont to King; south on King to Grange on #8 bus |
| Time: | about 45 min. round trip |
| Cost: | $1.20 per day, round trip |

*[For details on job search, see PLACE, Part C, Getting the Job.]

# Chapter 3 / Care of Dependents

If you are responsible for the care and supervision of others in your household, be they children or adults, you will need to make arrangements for them while you are looking for work and when you have found a job.

While you are looking for work, you will need time to concentrate on your job search: calling prospective employers, writing letters of application, locating job openings, attending interviews and keeping your records organized. It's likely to be extremely difficult, if not impossible, to carry this out effectively with small children underfoot or when providing care for another adult. Because you are not yet employed, you are likely to have a limited amount of money available to pay for alternate care. Hopefully, you will be able to work out ways that will allow you at least a few hours each day in which to devote your full attention to looking for work. Your dependents are likely to receive better care this way, as well. You will not be trying to juggle two full-time jobs at once.

When you start your new job, you will, of course, have to have some money to pay for substitute care. The reliability of your arrangements is extremely important, since it will affect your ability to arrive at work on time and attend regularly--both qualities valued by employers. Everyone has emergencies and domestic crises from time to time and most employers understand that, to a point. Frequent lateness and time off work is not likely to be tolerated for long, for whatever reason. Back-up plans (two or three arrangements for emergencies), made in advance, will help you cope with these situations. For example, if your preschooler normally will be cared for at a day care centre while you work, you should have at least two people you can call to take over when s/he has to stay home sick.

This chapter is divided into two sections : "Child Care" and "Care of Adult Dependents". Each section outlines some of the things you may want to consider when assessing your needs and suggests ways in which you can locate resources for substitute care during your job search and when you find work.

* IF YOU REQUIRE CARE FOR CHILDREN, TURN NOW TO PAGE 57.

* IF YOU REQUIRE CARE FOR ADULT DEPENDENTS, TURN NOW TO PAGE 67.

## (a) C H I L D  C A R E

This section describes the main kinds of child care found in most communities. It outlines some of the things that are important in good substitute care and suggests some ways of locating facilities. This should help you decide exactly what kind of care you require.

Good child care furthers a child's all-round development: physical, emotional, intellectual and social. Through planned activities in a pleasant, stimulating environment, it supplements the care provided by the family.

Basically, you need:

- reliable and conscientious care
- at a price you can afford
- in a convenient location
- at certain times of the day

Your children need a setting that provides:

- a feeling of being secure and loved
- activities, geared to their ages, that will stimulate development
- physical safety, cleanliness, outdoor play
- rest and adequate nutrition
- supervised play with other children

There are a number of different ways children can be cared for while both parents work. The one you choose will depend on what meets your needs and on your feelings about what will be best for your children.

### KINDS OF CARE

Children may be cared for IN THEIR HOME. People who provide this kind of care may either:

Live-out: The person comes to your home every day. You pay a salary and sometimes transportation.

OR

Live-in: You provide a separate room, meals and a salary.

Having your children cared for in your home has some advantages. The children can stay in a familiar setting; you determine their schedule, meals and routine; the person who cares for them may also do some light housekeeping; you do not have to arrange transportation for the children every day.

Children may be cared for OUT OF THEIR HOME. There are two main kinds of out-of-home care: group and family.

Family Care: This usually consists of a parent who is at home with his/her family and cares for other children as well. Family care has some advantages. Children are cared for in a "homelike" atmosphere. If the location is convenient, older school-age children may also be cared for at lunch and before and after school. Often, the cost for two children from the same family is reduced.

Group Care: This is the other main kind of child care service provided out of home; there are several varieties.

- Day Care Centres: care for five or more children, all day and throughout the year.
- Nursery Schools: usually provide a half-day program throughout the school year. Generally, children must be two-and-a-half or three years of age and toilet trained.
- Drop-In Programs: provide drop-in or babysitting services which give care as needed. These are often run by community or social service agencies, or may be run co-operatively by a group of parents. (Co-operative programs usually require that parents who use the service donate some time).

## ASSESSING YOUR NEEDS

This section will help you to assess your needs so that you can ensure reliable, adequate care for your children. It can be used with the "Child Care: Assessing Your Needs" form, page 16 of the Workbook.

1. Age: The ages of your children will make a difference to the kind of care you require and the resources that will be available. Children up to the age of 30 months are usually classified as "infants", ages 3 to 5 years as "preschoolers" and over 5 years as "school age". Not all programs are available to all ages. Many day care centres will only accept children who are older than 2½ years of age and toilet trained. Some centres specialize in care for infants. School-age children usually require care only before and after school, at lunch and in case of illness or school holidays.

2. Time: The times when you require care for your children will, of course, depend on whether they attend school; your hours of work; the time it takes you to travel to and from work; and whether there are other adults in your home who are available to supervise children part of the time.

3. Cost: Good child care can be expensive. The "going rate" will vary in different communities. Assess your expected earnings and decide what you can afford, (see this Sourcebook, Chapter 1, "Finances," if you are not sure how to calculate your expenses and income). Remember that programs run by municipalities will often pay part of the cost if your family income is less than a certain amount.

4. Location: Whether you choose child care in your home or out-of-home will depend on the costs in your area, the availability of qualified people and on your particular living situation. If you decide on out-of-home care, you will need to choose a location that is convenient for you: in your neighbourhood, close to your work, or en route. Take into account the availability of transportation; the schedules of other family members; and the location of the school, if your children attend or will start soon.

5. Skills/Experience of Caregiver: If an individual will be caring for your children, either in your home or theirs, you will want to know that they are reliable and can provide the kind of care you want for your children. You will want to know:
   - what other children they cared for in the past
   - how old these children were
   - whether the parents were satisfied

   (sample completed form overleaf; instructions continued on page 62.)

SAMPLE COMPLETED FORM:

## CHILD CARE: ASSESSING YOUR NEEDS

Complete instructions for the use of this form can be found on page 59 of the Sourcebook.

| 1. Age of each child requiring care | 2. Times care is needed | 3. Cost I can afford | 4. Preferred location |
|---|---|---|---|
| 18 months | 8 a.m. to 5:30 p.m. Monday to Friday | $45.00/wk | my neighbourhood |
| 7 years | 8:30 am & 4 to 5:30 pm Monday to Friday | $20.00/wk | my neighbourhood or close to school |
| | | | |

| | |
|---|---|
| 5. Skills/Experience of Caregiver | - family care: 2 references, experience with kids under 2, basic first aid<br>- day care: Child Care certificate from community college |
| 6. Health of Caregiver | - must be willing to provide doctor's certificate<br>- must be active |
| 7. Safety Provisions | - stairways must be gated<br>- medicines & cleaning products must be locked up. |
| 8. Indoor Facilities | - must be clean<br>- crib or playpen for naps<br>- space for indoor play |
| 9. Outdoor Facilities | - yard must be fenced<br>- away from traffic |
| 10. Nutrition | - lunch should include milk, & 1 serving of eggs, cheese or meat<br>- 1 serving of fresh fruit during day; unsweetened juice<br>- no candy or soft drinks. |
| 11. Discipline/Routines | Discipline: must be taught not to touch things, but don't slap hands.<br>Routines: rest after lunch; daily outdoor play |
| 12. Other Children Cared For | family: one other child under 2 yrs & two 3- or 4-yr-olds<br>day care: provincial standards |
| 13. Children's Health | hyperactive - needs a lot of patience, energy<br>- allergic to strawberries |
| 14. Other Requirements | |

## CHILD CARE RESOURCE CHECKLIST

You may use this sheet as a checklist when contacting child care resources to see whether your needs will be met. (See page 63 of the Sourcebook.)

| | | |
|---|---|---|
| 1. Name and phone number of caregiver | Cozy DayCare Co-op<br>822-4422 | Linda Graham<br>445-5555 |
| 2. Times will provide care | 8 a.m. to 5 p.m. | 8 a.m. to 5:30 p.m. |
| 3. Cost | $40/wk per child | $45/wk per child |
| 4. Location | 10 Winding Lane<br>(15 minutes' walk from home) | 84 River Road<br>(10 minutes' drive) |
| 5. Skills/Experience | workers certified | - has cared for young kids for 5 yrs in home<br>- will give references |
| 6. Health of Caregiver | all workers in good health | - good health<br>- plays squash |
| 7. Safety Provisions | - no stairs<br>- medicine cabinets high, locked | - stairs gated - kids stay downstairs except for naps<br>- medecines, etc. locked up |
| 8. Indoor Facilities | - clean; each kid has mat for naps; supervised play area | - clean<br>- cribs upstairs<br>- separate play space |
| 9. Outdoor Facilities | - supervised, fenced play area<br>- 100 ft from road | - fenced yard<br>- she supervises |
| 10. Nutrition | - will serve hot lunch<br>- snacks of fruit & juice, morning & afternoon | - serves hot lunch<br>- fruit & juices during day |
| 11. Discipline/Routines | - no physical punishment<br>- daily outdoor play<br>- afternoon nap | - no physical punishment<br>- daily outdoor play<br>- morning & afternoon naps |
| 12. Other Children Cared For | - meets provincial standards | - her own 3-yr-old plus one 18-mo-old & one 2½-yr-old |
| 13. Children's Health | - willing & able to deal with hyperactivity<br>- keep chart of children allergies | - has never dealt with hyperactivity, but seems patient & competent |
| 14. Other Requirements | | - knows about allergy |

References from others whose children have been cared for by them are important. A home supervised by a municipal day care agency is likely to meet your requirements.

In a day care centre or other group care situation, you will want to know:

- that provincial regulations for staff qualifications are met
- whether volunteer help is used regularly

The municipal office for day care services should be able to provide this kind of information for the facilities they supervise. Talking to parents who use the service may also be helpful.

6. Health of the Caregiver: In general, people who care for children should be in good health. The level of activity required, however, will vary with the age of the child. A person caring for a toddler will have to be more physically active than someone caring for an older child. Caring for infants often involves a good deal of lifting as well as lightning reflexes.

7. Safety: Again, your requirements will depend on the age of your child. Crawling infants should be protected from shocks from electrical outlets, from sharp objects and falls; a preschooler will need protection from medicines and dangerous cleaning products.

8. Indoor Facilities: You will want to consider your standards for:
   - cleanliness
   - adequate space for play
   - toys or other equipment
   - place for rests

9. Outdoor space: You will need to consider what kind of space will be large enough and safe enough to provide regular outdoor play and exercise for your child.

10. Nutrition: The meals and snacks provided during the day must meet your requirements for providing a balanced diet as well as meeting any special needs.

11. Discipline/Routines: Consistency between your rules and methods and those of the caregiver is important if your child is to feel secure.

12. Number of Other Children: The other children who are cared for with your child are part of his/her environment. Most authorities suggest that in a family care situation, a parent should not care for more than three children other than his/her own and not more than five, including his/her own. In group care, the recommended number depends on the age of the children. Ten 2-year-olds, fifteen 3-year-olds and up to twenty 4- or 5-year-olds are usually considered acceptable for one group in a day care centre. The total staff of a day care centre, including kitchen and office help, should average out to one staff member for every seven children.

13. Children's Health: If your child has any special problems s/he may require specialized care. This could include problems like diabetes (you would want a caregiver who knew what to do in an emergency) or problems like retardation or emotional disturbance that might require a specialized facility or trained caregiver.

14. Other: Use this space to list any requirements you have not listed previously.

## LOCATING CAREGIVERS

Now that you know what kind of care you want for your children, you can use the "Child Care Resource Checklist" (page 17 of the Workbook; sample completed form page 61 of the Sourcebook.) when contacting caregivers. On this form you can keep track of whether each caregiver you contact meets the standards you have set.

* The social services department of most municipalities has an office for child care services. They supervise day care centres and may often select

and supervise placements for family care as well. When placements are made through their programs, part of the cost may be paid for you, depending on your family income and the number of children you support. The people who work in these departments usually know of other resources if you do not qualify for their services.

* If your child has a special problem or disability, the organization serving individuals with that particular difficulty may be helpful as well (for example, the Association for the Mentally Retarded). They will be aware of special programs and services.

* Your local newspaper is another major source of information. Most papers have a separate section in the want ads devoted to baby or child care services. Individuals who are willing to babysit often advertise there, as do agencies that specialize in providing domestic help (both live-in or live-out). You may also wish to place an ad, yourself, stating your requirements.

* Other people in your community can also be helpful in locating group and family care resources (for example, the public health nurse, clergymen, church groups, school principals). If you are looking for babysitters in your neighbourhood, talk to your neighbours, friends, and particularly the parents of children the same age as yours.

* Check the PLACE Directory under "Care of Dependents" for additional sources of child care.

ADDITIONAL CHILD CARE RESOURCES WHILE YOU ARE LOOKING FOR WORK

Your standards for the care of your children will be the same when you are looking for work as when you're working. You will need reliable and conscientious care, but the amount of money you can afford to pay will be limited. However, the care your children will require will probably be for shorter periods of time and thus will cost less.

Whatever arrangements you make, try to have at least a few hours every day free for job search activities and make sure there is someone who can take over on short notice when you're called for an interview.

* In some situations you may be able to use your full-time resource on a part-time basis until you start work. This is probably the ideal. You and your children have the chance to adjust to the new situation gradually; you will have thoroughly assessed the substitute care resource; and you can be confident that your children are adequately cared for. If problems do come up, it will be easier to work them out now than when you are working full time.

* Co-operative babysitting services, run either by a group of neighbours or by an organization, can be used while you are looking for work. They are usually not very practical for people working full time, since parents are required to donate time and take a turn looking after the children. If you feel you will have time to participate in addition to your job search activities, investigate this possibility. Fees are usually very low. Services like these are often run by women's groups, community recreation centres and religious organizations (churches, synagogues, temples).

* Neighbours who would not be willing to provide full-time care may be willing to pitch in occasionally. This has several advantages. The child probably knows the person; you will not have transportation problems; and the person may be available on very short notice.

* Larger communities may have babysitting agencies listed in the Yellow Pages of the telephone directory. A babysitter would come to your home and usually would charge a set fee per hour.

* Recreation programs for children can also be used as a child care resource, especially for school age children. After-school programs, drop-in centres and sports programs can provide activities with varying levels of supervision, depending on the age groups involved. Resources like these can be located through municipal parks and recreation departments (in your phone directory) and local schools, churches and community centres. Programs for

pre-schoolers may also be available. For example, some libraries have a "Story Hour" for this age group. Parents can read or work in the library while the children are supervised.

## (b) CARE OF ADULT DEPENDENTS

An adult member of your household may require care for a variety of reasons, but generally, because of some special health problem or disability. For example, an elderly relative may be unable to prepare a noon meal or may require assistance with baths; a family member may require general supervision due to retardation or emotional problems; an individual who is chronically ill may require complete nursing care.

This section is intended to help you assess your needs for care for adult dependents in situations like the ones described. Kinds of care are discussed and a method for assessing your needs is suggested. Some directions for locating resources to meet your needs are also included.

### KINDS OF CARE

The kinds of care available for your adult dependents will depend, to a great extent, on the services you require and on whether your dependent has any health problems which require special attention.

In your home, general supervision and meal preparation duties may be performed by an individual with good interpersonal and housekeeping skills. The most basic nursing care (for example, assistance with baths) may be provided by someone with some nurses' aid training. The greater expertise of a qualified nurse may be required for more specialized care of the chronically ill.

Your adult dependent's needs for training, recreation or therapy may dictate that at least some services be provided outside your home. This is likely to be the case if an organization for a specific disability is involved. Often, special equipment and trained staff are required to carry out a program. When considering out-of-home services, keep in mind that you will need to make arrangements for transportation.

### ASSESSING YOUR NEEDS

These instructions are to be used with the "Care of Adult Dependents: Assessing Your Needs" form, page 18 of the Workbook.
(sample completed form overleaf; instructions start on page 70.)

SAMPLE COMPLETED FORM:

## CARE OF ADULT DEPENDENTS: ASSESSING YOUR NEEDS

Complete instructions for the use of this form can be found on page 70 of the Sourcebook.

| | |
|---|---|
| 1. Age of Dependent | 80 yrs. |
| 2. Special Problems | Confined to wheelchair |
| 3. Services Required | - in-home care for meals - recreation<br>- assistance with baths<br>- general supervision |
| 4. Times care is needed | In-home: Mon: 8:30 to 1:30; Tues - Fri: 8:30 to 4:30<br>Recreation group: Mondays 1:30 to 4:30 |
| 5. Preferred location | Recreation: Senior Citizens' Association<br>50 Rain Avenue |
| 6. Transportation needed | - needs to be driven to Senior Citizens' Assoc. Centre at 1:30 Mondays. |
| 7. Skills/Experience of Caregiver | - must have general homemaking experience<br>- 2 references<br>- nurses' aid training preferred |
| 8. Cost I Can Afford | - 75¢ /wk for in-home care<br>- $3.00 /wk transportation |
| 9. Special Facilities Required | - vehicle must be able to hold wheelchair |
| 10. Other Requirements | |

SAMPLE COMPLETED FORM:

## CARE OF ADULT DEPENDENTS: RESOURCE ASSESSMENT

This sheet can be used to record information about services offered by individuals or agencies you contact. You can then compare the services offered with your needs. For information on locating resources, see page 71 of the Sourcebook.

| | | |
|---|---|---|
| 1. Name and phone number of individual or agency | Help the Elderly<br>777-1111 | |
| 2. Age or group they serve | - 65 and up | |
| 3. Services provided | - will provide trained caregiver | |
| 4. Times services are provided | 8:00 to 5:00, Mon to Fri | |
| 5. Location | - caregiver will come to home | |
| 6. Transportation | - can arrange for transportation as required | |
| 7. Skills/Experience | - all workers have nurses' aid training | |
| 8. Cost | $75.00 /wk | |
| 9. Special Facilities Required | - can provide van for wheelchair patients | |
| 10. Other | | |

1. Age of Dependent: Indicate the age of the individual who requires care. Resources are often different for different age groups; for example, resources for retarded adults may be quite different from those for retarded children.

2. Special Problems: List any special problems of the individual who requires care. Include the name of the disability, if appropriate.

3. Services Required: List the specific services required for this individual.

4. Times Care is Needed: Indicate the times care will be required. If complete care is needed, this will include the time you will be at work; it will also include the time you spend travelling to and from your place of employment when no other family members are available to provide care.

5. Preferred Location: Can the services be provided outside your home? If so, indicate the desired location.

6. Transportation Needed: If the services are to be provided outside your home, will additional transportation be required?

7. Skills/Experience of Caregiver: List the skills and experience that the caregiver should have.

8. Cost I Can Afford: How much can you afford to pay for these services? Keep in mind that financial assistance may be available from agencies serving individuals with certain kinds of problems.

9. Special Facilities Required: Are any special facilities required if services are to be provided outside your home or if transportation is required?

10. Other Requirements: Use this space to record any other requirements.

## LOCATING RESOURCES

* The public health department is an excellent source for locating agencies that may provide the services you need.

* Depending on the skills and experience you require of a caregiver, your clergyman may know of someone who would be suitable to provide general care in your home. Religious organizations are also likely to have programs which may meet the recreation and social needs for adult dependents.

* Newspapers carry listings for people who are looking for work as domestic help and often include people who are interested in working with the elderly. Check the advertisements under "Domestic Help" and "Employment Wanted". You may also wish to place an ad, yourself, stating your requirements.

* When contacting caregivers, you can use the "Resource Checklist" on page 19 of the Workbook. Indicate on this form whether each caregiver you contact will meet your standards.

## WHILE YOU ARE LOOKING FOR WORK

During your job search period, you have much greater flexibility in making plans for substitute care for your adult dependent. You may be able to arrange your schedule so that you will always be at home to prepare meals and so will not require that service. In some situations, you may be able to conduct most of your job search activities on one certain day of the week (for example, set aside one day for interviews and personal contact with prospective employers). Depending on the needs of your adult dependent, you may be able to work out a schedule for both of you that allows you adequate time for job search while still maintaining your responsibilities with little or no outside help.
However, it might be a good idea to use some substitute care during this period, if you can afford it. In that way, you and your adult dependent will have a better opportunity to get used to the new situation, or person, gradually and will be better able to assess the reliability and adequacy of the arrangement. If you will need to change plans, it's far better to do so before

you start work, rather than trying to do so when you're already working full time.

If you have not already done so, use the "Assessing Your Needs" section (page 67 of this Sourcebook) to see what services you will require during your job search. Your resources for services will be about the same (see "Locating Resources," page 71 of this Sourcebook) with a few additions. Friends and neighbours may be called on occasionally to help out. Recreation resources for your dependent may give you the time you need for job search activities. Some agencies may be able to provide temporary care which they could not do on a regular or permanent basis.

# Chapter 4 / Health

This chapter of the Sourcebook deals with the ways in which physical health, emotional problems and alcohol or drug abuse can affect your ability to find a job and do it properly. Punctuality, regular attendance and good work performance are all important to on-the-job success. Poor physical health, emotional difficulties and abuse of alcohol or drugs can cause you to be late often, to perform your work badly or to not show up at all. Such things can cost you your job.

This chapter of the Sourcebook is divided into four sections:

(a) Health Problems and Work gives three examples of how different kinds of health problems can affect work:
- "Just a Few With the Boys"
- "I'm Starting to Hate this Job..."
- "I'm Never Going to Get Anything Done if This Keeps Up"

(b) Health Issues discusses each point raised in the Workbook, page 3, and explains how each can be a health problem.

(c) Locating Health Care Resources outlines ways of finding the health care services you need if you do not have a family doctor.

(d) Paying for Health Care explains how to get information about payment for medical and other health care bills, including services like visits to a doctor's office, hospitalization, emergency dental care and corrective aids you may require like glasses, dentures, wheelchair or crutches.

## (a) HEALTH PROBLEMS AND WORK

The following stories show how the work performance and job security of three workers were threatened by their health problems. As you read through the stories, see if you can anticipate what problems each worker has. On a separate piece of paper, write down what you think each should do.

* * * * * * * *

### "JUST A FEW WITH THE BOYS"

Mike heard the alarm ring and rolled over. For a moment, he didn't know where he was; then, he recognized his bedroom, but he wasn't sure how he got there. He felt terrible. "Maybe I could call in sick," he thought. "No, better not." He'd been fired from his last job because he came in late too often and took too much time off. Now, his present boss was really starting to notice what time he came in, too.

He sat up in bed. It made him feel worse. The room started to spin, so he put his hand on the wall. That was better. Now, to stand up. Things stayed right-side up this time and he dragged himself into the bathroom. Mike felt a little better after his shower, but he knew the day was going to be a grind.

He'd gone out for a few beers with the boys last night, as he often did, but he didn't think he'd had too many. He could always tell when he'd had too much, and last night he hadn't felt anywhere near that stage. It was funny, though; he couldn't remember driving home or going to bed. He'd had this feeling before: not being able to remember all that had happened, kind of like blank spots. But that was usually when he'd had a real night of it. Last night, he'd had only a few with the boys and one or two more at home while watching t.v. He'd been drinking nothing stronger than beer, either. It didn't make sense.

Not remembering bothered him, but he had no time to think about that, now. He had to get to work. Mike hurried to get dressed. While he was tying his shoes, he noticed that his hands were shaking. He decided he needed to get a

hold on himself. "A hair of the dog that bit me," he thought, as he downed a beer with tomato juice, "best cure in the world for a hangover." Mike grabbed his tool box and walked unsteadily to catch the bus.

Mike did get to work. He was thirty minutes late. His boss, Mrs. Snow, noticed, too. She'd been watching Mike for the last few months. She had noticed the frequent days off and the latenesses. She'd seen how Mike's hands shook sometimes when he tried to fit small parts together. She also thought she had smelled liquor on Mike's breath a few times. Mrs. Snow was pretty sure Mike had a drinking problem.

It was time to talk to Mike. He was a good mechanic, but his work was suffering and that hurt the company. Mrs. Snow knew that the company offered a special health program to help with alcohol and drug problems; she would tell Mike about it. If Mike preferred something that would be less likely to get around at work, he could get help in the community. She had heard that the local hospital ran a clinic for people with drinking problems and there was also Alcoholics Anonymous. Whatever Mike decided to do, he was going to have to improve at work or she'd have to let him go. "I just hope he takes it well," Mrs. Snow thought, as she stepped up to Mike....

* * * * * * * *

"I'M STARTING TO HATE THIS JOB..."

Jake was really trying hard to figure out the new inventory system for the stock room. His supervisor had spent all of yesterday afternoon explaining it to him and it had seemed so simple then. Now, Jake couldn't seem to concentrate; the lists kept swimming in and out of focus; nothing made any sense. This sort of thing had been happening a lot lately.

Work was always such an ordeal these days. Jake felt he just wasn't as good at it as he had once been. Nothing he tried to do went smoothly any more. He couldn't think straight and things seemed to take twice as long to do as they used to take. And Jake wasn't getting along with the other people at work. He'd been losing his temper a lot, snapping at people when he disapproved of something and yelling over little things that never would have bothered him before.

"I'm starting to hate this job," Jake thought. And he was worried. He was afraid his boss would notice that he couldn't do what he had been told to do. His boss might think that the new inventory system was more than Jake could handle. That might be the last straw and he would be fired for sure. But, to Jake, it seemed there was nothing he could do about it. Last month, his boss had called him in and had told him that his work was slipping. Even though his supervisor had been friendly about it and had asked whether everything was all right at home, Jake had taken it as a warning. Just so that he could get out of his boss' office, he had insisted that everything was fine and he would try harder.

Things were not fine. Aside from having trouble concentrating and becoming angry frequently, Jake felt tired most of the time. No wonder he was having a hard time doing his work. Even worse, things were not going well at home, either. He'd been having a lot of fights with his wife, usually about stupid things like who should take out the garbage. But, it was more than that: Jake and his wife rarely had very much to say to each other when they weren't quarreling, and they were getting to be just two people who happened to live in the same apartment. It was a truce in an atmosphere of anger. Both at home and at work, everyone seemed to be on Jake's back these days: his wife, his boss, the other people at work. Jake wished everyone would just leave him alone.

The inventory lists lay on Jake's desk in front of him, seeming to defy him to understand them. Jake stared at them desperately. How would he ever get the work done? Just then, he became aware of someone standing behind him.

"How's the new system working out, Jake?" his supervisor asked. Jake looked up in a panic; his mouth worked, but no words came out. Then, Jake started to sob...

* * * * * * * *

"I'M NEVER GOING TO GET ANYTHING DONE IF THIS KEEPS UP"

Mary was getting irritated. It was bad enough that she was having a hard time with her latest assignment without people passing by her desk every few minutes and distracting her. The deadline for her report was first thing the next morning and she wasn't making any progress. Two more people passed by on

their way to their coffee break, noisily enjoying some joke. Mary glared at them, but they didn't see her.

"I'm never going to get anything done if this keeps up," Mary thought. "Not only is it noisy, but it's really warm in here." She knew there was some problem with the conditions where she worked; everyone was always commenting about how hot it was, how dry the air seemed, how they often had sore throats and headaches. But Mary always seemed to suffer more than others and she usually didn't feel much better when she went home after work.

Mary got up from her desk and headed towards the water fountain. "I wonder why I've been feeling thirsty all the time lately," she thought. "Maybe it's because it's so warm." Just then, Mr. Ferguson, Mary's boss, came along and stopped her in the hallway. He asked her to come into his office for a minute.

"I was just noticing you at the water fountain," Mr. Ferguson told Mary, once they were both seated in his office. "You seem to be away from your desk a lot, Mary. I'd like you to cut it down a little." Mary knew it was true. She'd been making more trips to the water fountain and the washroom than before, but she didn't think any had been unnecessary. She told Mr. Ferguson that she'd do her best to stay at her desk.

"Good," said Mr. Ferguson. "But while I have you here, I'd like to speak to you about your work. It seems to have been slipping. Is there a problem?"

"No, except that there seem to be a lot of distractions near my desk," Mary answered.

"Well, I don't know what we can do about that, Mary. And it never used to bother you. But I'll see what I can do to help. In the meantime, I hope to see some improvement in your production."

Mary left Mr. Ferguson's office and slowly walked back to her desk. "Boy, things go from bad to worse," she thought. "I don't know what to do. I've been trying as hard as I can." She sat down at her desk, feeling weary. Mary usually felt tired these days and it was getting worse as time went by. The last month, in particular, had been awful. Twice, she'd taken days off just to sleep, but nothing seemed to help much. And she'd noticed that she'd been losing weight, although she didn't know why. In fact, she couldn't remember the last time she'd felt really well.

Monique from the next section came up to Mary's desk and asked whether the sales figures for the previous month were ready yet. "Why does everyone around here want everything yesterday?" Mary snapped. "There are only so many hours in the day. The sales figures will be ready in the morning if I can get some peace." Monique left without saying a word, as Mary leaned forward on her elbows and sighed with frustration...

* * * * * * * *

Discussion

- Compare the notes you made while reading the stories to the points discussed below.

As you have seen, health problems were seriously affecting the ability of Mike, Jake and Mary to do their work. Mike's use of alcohol had reached the point where he was frequently late, often absent and not able to perform his tasks as well as he should have; Jake's emotional state was making it difficult for him to function at work; and Mary was having a hard time at work because of a health problem, but it hadn't occurred to her that she should see a doctor.

All three workers had been given some kind of warning that they were in trouble because of poor work performance. Mike had already lost one job because of lateness and poor attendance; Mary and Jake had been called in by their supervisors to discuss the quality of their work.

As often happens, these people could not take stock of themselves and confront their problems directly.

- Mike didn't want to think about the possibility that he had a drinking problem, although some serious signs were there: the loss of a job through poor attendance as the result of hangovers; memory loss; trembling; and drinking before work.

- Jake's supervisor had given him a chance to discuss whether his poor performance might be caused by some problem at home. Jake just wanted to get

out of his boss' office. Yet, he couldn't concentrate on his work and he wasn't getting along with his fellow workers because he was so upset. Instead of confronting the problem, he let what it was doing to the quality of his work upset him even more.

- Mary had some symptoms of poor health which, when prolonged and taken together, suggested that something was seriously wrong: her irritability, tiredness, thirstiness, frequent trips to the washroom and loss of weight for no apparent reason strongly indicated that she was suffering from diabetes. Yet, she hadn't thought to go to a doctor and she was ignoring her symptoms as minor, temporary ailments. All along, her ability to do her job had been decreasing because she was ill.

Facing up to the fact that there is a problem is often the most difficult step in solving it. The examples of Mike, Jake and Mary are extreme ones. These people were already in serious trouble at work because of problems with alcohol abuse, emotional health and physical health. The signs are not always so obvious. But as soon as you suspect you have a problem, you should try to do something about it.

Many companies have employee health offices that can help you decide whether you have a health problem and what you need to do about it. If there are no such health facilities where you work, if you'd rather not use them or if you aren't working, there are other ways to get health information and services. See "Locating Health Care Resources", page 83.

## (b) HEALTH ISSUES

The health questions listed in the Workbook, page 3, are discussed below.

They may indicate poor physical or emotional health. Abuse of alcohol or drugs could show up in these ways as well.

There is no way of knowing, without the help of a doctor, what the specific problem may be. It could be as simple as not eating properly or not getting adequate rest and exercise. Some people develop health problems when they are under a lot of mental pressure. Alcohol and drugs can also affect your physical health and your ability to look for work and perform well on the job.

1. Have you lost weight for no apparent reason?
   - Sudden weight loss can be a sign of illness. If you have not changed your eating habits or increased your level of activity, but have lost weight, your body may be trying to tell you something.

2. Do you often feel tired in the morning, even though you went to bed early the night before?
   - Everybody has mornings when s/he just doesn't feel like getting up, but if you nearly always feel this way, and you are getting about eight hours of sleep, you may have a problem that requires attention. Seek medical advice. Having employees show up for work on time is extremely important to most employers. For more information on punctuality and attendance, see the Sourcebook on the World of Work, Part D, Doing Well on the Job, page 16.

3. Has anyone in your immediate family had trouble with high blood pressure, heart disease or diabetes?
   - Some kinds of illnesses and diseases seem to run in families. This does not mean that just because one of your parents has a heart problem that you will have it too, but it may increase the chances. If your family does have a history of these kinds of problems, and you have other signs of poor health, see your doctor.

4. Do you often seem to have difficulty getting along with others at work?
   - Good relationships with other workers are important to getting along on the job. While there may be one or two people you have difficulty with, not being able to get along with most people on most jobs may indicate that the problem is yours, not theirs. Poor physical health or emotional problems can affect your relationships with people as well as your work. Help with these kinds of problems can be obtained from your family doctor. For more information on getting along on the job, see the Sourcebook on the World of Work, Part D, Doing Well on the Job, page 49.

5. Do you frequently take days off work or cancel plans because you're just too tired or you don't feel well?
   - Frequent days off work (for example, more than one a month) are likely to jeopardize your job. If not feeling well is your problem, it's time to take action. Your family doctor can help you assess the problem and refer you to other needed health services.

6. Do you feel irritable most of the time or have trouble with your nerves?
   - Feeling irritable most of the time is not much fun for you, your fellow workers or your family. Everyone has a bad day occasionally or feels tense and nervous in certain situations. If you find that you are tense, irritable or anxious in most situations, most of the time, this may be a signal that you need a thorough medical assessment.

7. Do you run out of energy sooner than you think you should?
   - It's hard to know how much energy is "average". The physical demands of jobs vary widely; however, if you are in shape for your particular occupation, you should be able to keep up with most of the other workers without feeling totally drained. If you think your job is especially demanding, ask others how they feel. You might find out that everyone is just as tired as you are. If you seem to be the only one exhausted by work, you should seek further medical advice.

8. Do you suffer from frequent headaches (two or three times a week), dizziness, loss of memory or fainting?

- These are all signals you should not ignore. Get medical advice as soon as possible.

9. Are you extremely distracted or upset by noise?

- Strong reactions to average amounts of noise (for example, in an office with business machines) may be one additional clue about your physical and mental health. If you're generally run down, or under a lot of emotional strain, you may find that noise upsets you greatly. Find out why with a check-up.

  Alternatively, it could be that the kind of work you do is at the root of your problem with noise. If you think the kind of work you do involves particularly noisy conditions and you would like to find out about occupations in quieter surroundings, ask your counsellor for the Index to Canadian Occupations.

10. Do you seem to get sick with colds or flu more than other people?

- If you seem to pick up every cold and flu bug that's going around, it will be hard for you to conduct a thorough job search or attend your work regularly. Certainly most people get sick occasionally, and fall and winter seem to be bad times for the flu and viruses. If you feel that you're getting more than your share, or you're just not sure, a complete physical check-up would be a wise step.

## (c) LOCATING HEALTH CARE RESOURCES

People who do not have a family doctor often do not know where to turn in the case of sudden illness, an accident or just to get information about health problems and services that are available.

To obtain direct services like a medical check-up, chest X-rays, assessment of hearing or vision, or treatment during an illness, you have two main alternatives.

* Family doctors who will see new patients may be located through a number found in the "Physicians and Surgeons" section in the Yellow Pages of your telephone directory. Often the emergency department of a local hospital also will have a list of doctors available. You may, however, prefer to ask your family or friends for their recommendations first. Then, if no one you know can refer you, you could try the other sources outlined above.

* Clinics provide general health services like physical examinations and treatment of illness. Specific clinics also have services for special health problems (for example, diabetes, alcohol and drug abuse, prenatal care, venereal disease, family planning, dental emergencies) or for particular groups of people (for example, teenagers, women, senior citizens, people with limited incomes). Your public health department (listed in the telephone directory) is a major resource for locating these kinds of services. If they do not provide the care you need, themselves, they will know who in your community does.

You can also consult the PLACE Directory under "Health."

It is often wise to choose a health care resource, make an appointment and have a check-up even if you feel fine, now. In the case of illness or an emergency, you will have someone to contact.

To obtain information about health, you also have several approaches depending on whether you have a specific problem you wish to discuss, or you simply want more information.

* Call the office of your family doctor and tell the nurse what information you need. If s/he is not able to provide it, s/he will know where you can find out.

* The public health department in your community (listed in the telephone directory) has information on a variety of topics. Often they will send you brochures and pamphlets.

* Health and Welfare Canada will send you free booklets if you call or write. The topics include nutrition, exercise, lifestyle, smoking, alcohol and drug problems, and family planning.

## (d) PAYING FOR HEALTH CARE

Each province and territory has a medical insurance plan which covers the cost of visits to a doctor's office, stays in hospital and a variety of other services that may be prescribed by your doctor (for example, laboratory tests, X-rays, psychiatric treatment). In most provinces, you simply register and your coverage begins three months later. In Ontario and B.C., you have to pay premiums either directly or as deductions from your paycheques. If your employer does not deduct your premium from your paycheque, you should arrange to pay directly. In Ontario and B.C., you can apply to have the amount of your premium reduced if your income is low enough. If you are not covered by such a plan or are not sure what services will be paid for or how long your coverage will last, call the health insurance department for your province and get the required information. The number is usually listed in the telephone directory along with other departments of your provincial government.

The names of the health insurance plans in each province are:

| | | |
|---|---|---|
| Newfoundland | : | Medical Care Plan (Medical Care Commission) |
| P.E.I. | : | PEI Hospital and Health Services Commission |
| Nova Scotia | : | Medical Services Insurance (MSI) |
| New Brunswick | : | Hospital Care Plan |
| Quebec | : | Régie de l'assurance-maladie du Québec (Quebec Health Insurance Board) |
| Ontario | : | Ontario Health Insurance Plan (OHIP) |
| Manitoba | : | Manitoba Health Services Commission |
| Saskatchewan | : | Saskatchewan Hospital Services Plan |
| Alberta | : | Alberta Health Care Insurance Plan |
| British Columbia | : | Medical Services Plan of British Columbia |

If you are not covered by such a plan and cannot afford to pay the cost of premiums, contact the social service department in your community for information on whether social assistance programs will cover the cost of medical care or other health needs like dentures, prescription drugs, glasses, etc.

Some health clinics and doctors will set fees based on your ability to pay. Before you receive services, you should inquire about the cost and method of payment required. Services provided by a public health department are also likely to be free (for example, chest X-rays, immunization for children). They will know as well what other services are available in your community for people with limited incomes.

Further information may also be obtained by consulting the PLACE Directory under the heading "Health".

# Chapter 5 / Physical Limitations

Physical limitations (for example, poor vision or hearing, reduced physical mobility) can interfere with the performance of work duties. A particular limitation might interfere with work performance in some occupations, but not in others. For example, poor vision is less likely to affect the work of a social worker than that of a proofreader.

The emphasis in the following material is on assessing whether a limitation affects your ability to perform the tasks required by jobs in your occupation.

Assessing Physical Limitations and Work suggests ways in which you can find out whether a limitation is likely to hurt your work performance. Resources for special training and placement services that may help you are discussed as well.

Improving Employability describes two major ways of dealing with physical limitations that affect work. Problems can be corrected by using physical aids such as glasses, dentures, hearing aids or a wheelchair. Alternatively, the required tasks or the work site could be adapted to meet your needs (for example, a ramp could be provided).

If your ability to work is not affected by your limitation and you feel you have been unfairly denied an opportunity for employment because of it, see "Discrimination," page 111 of this Sourcebook.

## (a) ASSESSING PHYSICAL LIMITATIONS AND WORK

A physical limitation can include "everyday" things like poor vision, which can be corrected by wearing glasses, or conditions we usually consider more "serious," like being permanently confined to a wheelchair. In both of these examples, the important thing to consider is whether the disability affects how well you can perform the tasks required in your occupation.

Determining whether you have a physical limitation which affects your ability to work can be accomplished in the following ways.

i) You could look at Part B of PLACE, Fitting the Requirements; it provides most of the information you need to compare your skills and abilities to the requirements of a particular occupation. If you are not sure what the specific requirements are for your line of work, or if you don't know whether you can meet them, Part B should give you a clearer picture.

ii) Once you know what is required in your occupation, a thorough medical assessment, including tests of hearing and vision, may help you determine whether your physical limitation will interfere with your ability to carry out the duties of your occupation. You should discuss with your doctor the requirements of the work you intend to do. If you do not know how to obtain a medical assessment, see page 83 in this Sourcebook.

iii) You may also wish to consult the PLACE Directory for information about assessment and counselling services for individuals with physical limitations or disabilities. Look under the heading "Physical Limitations."

## (b) IMPROVING EMPLOYABILITY

If you have a limitation, training and special placement services that might help you prepare for work or find a job may be available. You can find out more from a local community services directory or your public health department, or by looking under "Physical Limitations" in the PLACE Directory.

There are also two basic ways in which people who have physical limitations can improve their ability to do the work in their occupations. In some cases, physical aids can bring abilities up to the required level. In other cases, changing the way the job is done can correct the problem.

### Physical Aids

Many physical limitations can be overcome easily with artificial aids. Vision problems often can be corrected with glasses; someone who is hard of hearing may simply need a hearing aid; properly fitting dentures can improve appearance, speech, self-confidence and general health--all of which can be important in looking for work and doing a job well. Wheelchairs and crutches can greatly increase the mobility and comfort of people who are disabled. There are additional aids and prosthetic devices that can overcome other physical limitations.

If you think you may not be able to afford the physical aid you need, ask your doctor to suggest means of assistance. Alternatively, contact the social services department in your community; it will be able to advise you about programs that might cover the cost of the physical aid.

### Adapting the Work or Work Site

If you have a physical limitation which interferes with your ability to perform certain kinds of tasks required in your occupation, could the way in which these tasks are performed be changed so that you could do them? Modifying the way specific tasks are done can improve the employability of individuals who have some kind of physical limitation. For example, someone who is colour blind would not be able to do a task which consisted of sorting materials that were colour-coded; however, if the materials

were sorted in some other way, say, by number, the task would present no problem.

The design of work sites and equipment is another way in which work can be adapted so that those with disabilities can be gainfully employed. Wider corridors in buildings, rearrangement of furniture and specialized equipment have all been used to improve the employment opportunities of disabled persons. Could work sites or equipment in your occupation be adapted to improve your ability to do your job?

To find out how tasks, work sites or equipment could be modified to help you do a job, contact organizations for people with your disability. To get in touch with them, see the PLACE Directory under "Physical Limitations."

# Chapter 6 / Housing

Problems with housing can affect your ability to look for and keep a job. You need a place where you can get enough rest so that you can carry out an energetic job search campaign. You'll also need a telephone for calling prospective employers and for making other essential calls. If you do not have a reliable way of receiving messages, you may miss out on an interview that could lead to the job you've always wanted. Your appearance at the interview and on the job is likely to depend on what kind of facilities you have for grooming and taking care of your clothing. It's hard to appear neat and well-dressed if you have no place to hang up your clothes or if you aren't able to keep them clean and pressed.

You could have a problem either because some of these things are not available where you live or because you have trouble getting to use them. Other people may tie up the phone, forget to write down messages, interrupt your rest or job search activities with noise or take more than their share of other facilities. Solving this second type of problem will mean that you have to work out better arrangements for sharing facilities. If this is impossible, you'll have to find other facilities or another place to live.

The first three sections of this chapter ("Your Job Search Work Site," "The Telephone," and "Care of Clothing"), focus on the housing facilities that you need in order to conduct a job search campaign and maintain a job. Alternative arrangements that may improve your situation are also discussed.

"Interpersonal Housing Problems", suggests strategies for solving problems you might have with sharing facilities.

The section, "Movin,;: A Last Resort", outlines some of the factors you may want to take into consideration before you decide to move.

"If You Rent" reviews some basic responsibilities and obligations in a landlord-tenant relationship.

It is suggested that you read this chapter all the way through before developing any plans to improve your own situation. It's important that you try all of the easy solutions before resorting to drastic steps like moving.

## (a) YOUR JOB SEARCH WORK SITE

A place to conduct an organized job search can be extremely important. You need to be able to write letters of application, go through newspaper advertisements, and follow up on jobs you have applied for. You should have some kind of filing system to keep your materials in order. This does not mean that you need a private office suite in your home. A card table and a cardboard box for files will do. The important thing is that you have a private space with a minimum of distractions, where you can leave your materials set up. If you don't have this sort of spot right now, think about why you don't. Are the other people you live with disturbing you or do you just not have enough space?

You may need to re-assess your living situation and be innovative to find a quiet corner for yourself. For example, some apartments have storage closets that are large enough to hold a small table, chair and files. You may also need to get the people you live with to co-operate. (see "Interpersonal Housing Problems," page 97).

If all else fails, you may want to consider conducting your job search from somewhere other than your home. This should be a last, desperate solution, because it creates almost as many problems as it solves. You will have to carry all your job search materials with you. This is a major inconvenience that may make it hard for you to keep things organized. If you are not at home, you also will not be available if a prospective employer calls you for more information about your qualifications or to arrange an interview. Jobs have been lost because of unanswered telephones. The second candidate for a job may get the position because s/he is home when you're not.

If you can't carry out your job search from your own home, the home of a friend who works during the day may provide you with the quiet and privacy you need. At least you would be able to use the telephone, but you should make it clear to prospective employers at which number (yours or your friend's) they should call you.

If this, too, is impossible, the public library is one of your best choices. Libraries are generally quiet, have tables where people can read and study, and cost nothing to use. You don't even have to have a library card unless you want to take a book home. As well, you will usually find a reading area where current newspapers are kept. Check these for job openings that may not be advertised in your own paper.

For additional information on having a place from which to conduct your job search, see the Sourcebook on the World of Work, Part C, Getting the Job, page 9.

## (b) THE TELEPHONE

The telephone is probably the single most important piece of equipment in a successful job search. You will use it to call employers to determine whether openings are available, to apply for jobs directly, and to follow up on jobs for which you may be considered. Employers may call you to obtain more information about your qualifications, to arrange interviews and to offer you jobs. You probably will want to use the telephone extensively unless your occupation is one in which hiring is done at the work site (e.g. construction).

If you don't have reliable access to a telephone, there really aren't any good alternate facilities. You could certainly call prospective employers from a pay phone, but you need to be able to receive calls, as well. Using a telephone in a friend's house might be preferable, and less expensive, but it might be difficult to get messages unless you have very co-operative friends. It is important that you get messages that are left for you. Most employers aren't too impressed by people who don't call back immediately, no matter what the reason. Telephone answering services or tape recorders can solve this problem, but they are expensive unless you are lucky enough to know someone who will let you borrow an answering machine.

It is also important to have access to a telephone when you are employed. Then, if necessary, you can call your boss or anyone with whom you have an appointment to let him/her know when you are sick or will be late.

## (c) C A R E  O F  C L O T H I N G

Taking care of your clothing is important because you want to be able to look your best on the job or when you are called for a job interview. You also want to be able to get ready with a minimum of time and fuss (at a moment's notice, when called for an interview).

You should have facilities for keeping your clothes in perfect condition. You will need a place to store your clothes so that they will not become wrinkled and so that you can find them easily. You should also have a means of regularly cleaning and pressing your clothes. If there are no laundry facilities where you live, you should find a nearby laundromat or ask a friend who has laundry facilities whether you could use them.

Depending on your financial resources and laundry facilities, you should try to choose clothes that require a minimum of care; for example, clothing that can be washed is easier to maintain than something that must be dry-cleaned. Shirts and blouses that are permanent press can be hand-washed in the sink and left to dry overnight with little or no ironing required. If you check regularly for things like missing buttons and small tears, you can make repairs right away. In that way, you can be sure they'll be ready the next time you need them.

(For more information about the clothes you need when conducting a job search, see the Sourcebook on the World of Work, Part C, "Getting the Job", page 12).

(For more information about the clothes you need for your occupation, see the Sourcebook on the World of Work, Part B, "Fitting the Requirements", page 56).

(For more information on choosing clothes for style and appearance, see the Sourcebook on the World of Work, Part D, "Doing Well on the Job", page 14).

## (d) INTERPERSONAL HOUSING PROBLEMS

Sharing facilities with other people can sometimes create as many problems as not having the facilities in the first place. For example, if your roommate spends all afternoon talking on the phone and you end up having to conduct your job search from the phone booth on the corner, you may as well not have a telephone. If interpersonal problems such as this arise, you will need to come to an agreement about the use of the facilities.

You may choose to tackle the problem by seeking co-operation from the other people involved. Explain your situation and how important it is for you to use facilities while you look for work. Suggest developing a schedule together so you can all make use of the telephone, bathroom, laundry, etc. You can also suggest an exchange of services; for example, you will do extra chores if they take your telephone messages during the day.

If this kind of approach brings no results, you may need a more aggressive strategy. If you share facilities with someone and pay part of the cost, or if you rent from an individual who allocates facilities, you may be able to motivate that person by explaining that if you don't find work, you will not be able to pay. If other members of your family are creating problems for you, the same relationship holds true; it's to their advantage that you find work. You must tell them exactly how they are interfering with your job search or work and point out the relationship between your work and their financial situation.

The following story shows how two people sharing an apartment resolve an interpersonal housing problem.

* * * * * * * *

Richard and Olaf Work It Out

Richard is having a hard time getting ready for an important interview this morning. His clothes are laid out and the materials he needs to take are

piled neatly on the desk. He has to leave in twenty minutes in order to catch the bus and be on time. He can't get dressed until he shaves and showers and his roommate, Olaf, is still in the bathroom. He's been there, with the door locked, for forty-five minutes.

Richard paces nervously in his room and checks the clock. Fed up, he goes to the bathroom door for the second time and knocks. "Olaf, hurry up. I have to get in and shower and shave or I'll be late."

"Just a couple more minutes," Olaf replies, "I'm soaking in the tub."

"No, Olaf, now! You've been in there for more than half an hour. I have a job interview and have to be downtown by nine o'clock. You don't have to be at work today until ten. If I don't get a job soon, I won't be able to pay my share of the rent next month and we'll both have to move."

"All right, all right," Olaf splashes out of the tub and leaves the bathroom. "I didn't know you had to leave so soon. Maybe tonight we should sit down and get things straightened out-- a schedule or something. You always seem to be banging on the door to get in when I'm in the tub."

That evening, Richard and Olaf sit down to clear the air and work out how they can share the facilities.

Richard starts: You're always in that bathtub, soaking. I just made it to that interview this morning and waiting for you to get out of the bathroom had me really rattled. And if I had a job, this would happen every day.

Olaf: I'm sorry, but how was I supposed to know that you had an appointment? You didn't tell me until it was almost too late. If you tell me the night before what your plans are, we can work out a schedule so that I can soak and you can still get away on time.

Richard: Good idea--we'll do that. Any messages for me today?

Olaf: They're on the kitchen table where I always leave them. Five in all. Some days I feel like I'm your secretary! It would help if you told me what your plans were or left a note.

Today I didn't know what to say when they asked when you would be home.

Richard: I guess you're right. Then at least you'd be a better secretary! Seriously, thanks for taking the messages. I know it's a bother. How about if I take your turn doing the laundry this week in exchange?

Olaf: Fair enough. Now I'm a paid secretary too!

Richard: Think we're organized now?

Olaf: Looks that way. But let's do this about once a week--sit down and talk about our schedules and any problems.

Richard: O.K. Meet you here next week!

## (e) M O V I N G: A L A S T R E S O R T

Sometimes, in spite of your best efforts to improve your housing situation, things just don't get any better. You've tried sleeping with the windows closed to keep out traffic noise, but now that it's summer, it's become too hot to sleep that way. Or, perhaps you've finally decided that your roommate's unwillingness to compromise about keeping the kids out of the room when you're on the phone is more than you're willing to live with. Your only answer seems to be to find another place to live.

If you can pack your belongings into the trunk of a car and get it over with in an afternoon, moving may be a fairly simple solution to housing headaches. You just find a place that meets most of your needs and go. Many people, however, find that relocating tends to be a disruptive experience, to say the least. Things often get mislabelled and lost; re-organizing everything seems to take forever; and you just don't feel settled for weeks or even months.

Trying to conduct a job search while you're moving is bound to be difficult. When you're looking for a job, your work site is your home; if your files are in four different boxes, you'll find it impossible to do anything until they're all unpacked. Similarly, when you're already working, you'll probably find it hard to organize your time so that you can pack and move. Moving should, therefore, be your last resort.

<u>If you do decide to move, remember to notify your employer or all prospective employers of your change of address and telephone number</u>.
Since you are moving because your present housing situation is inadequate, assess carefully any new accommodation you consider. You don't want to go from the frying pan into the fire.

Make a list of all the things your new residence should provide. Make sure it meets your needs for:

- grooming
- rest
- privacy for job search activities
- use of telephone
- reliable way of receiving messages
- cleaning and storing your clothes

Consider as well:
- access to transportation
- cost of moving
- cost of new accommodation

<u>If you will be sharing facilities in your new residence,</u> how will this be arranged? Is there a schedule for the use of the bathroom, telephone, etc? Make sure you know what you're getting <u>before</u> you make your final decision.

## (f) I F  Y O U  R E N T

If you rent accommodation, you have certain rights and responsibilities. You have the right to be provided with basic services as agreed between you and your landlord. You have the obligation to use the facilities responsibly, without undue damage. Before you sign a lease or move in, be sure you know the basics of your agreement. For example, you should find out:

- who will take care of small repairs and maintenance
- whether heat and hydro costs are included in the rent
- when the landlord can inspect the premises
- what the regulations are about pets
- how far in advance you must give notice of moving
- how far in advance the landlord must inform you that you have to leave
- what happens to your property (furniture etc.) if you do not pay the rent
- for what reasons the landlord can force you to move
- who is responsible for major repairs and maintenance
- whether you can sublet

Many municipalities have a landlord and tenant office that provides information on the rights and obligations of both parties. See the PLACE Directory under "Housing", or look in your phone book to locate the organization in your area.

# Chapter 7 / Legal Problems

Legal problems can disrupt your job search and your work performance in a variety of ways. You may need to take time for meetings with lawyers and for appearances in court. If you are looking for work, you will not be available to receive messages, attend interviews and carry out your job search. If you are working, your employer is likely to be unhappy if you receive personal phone calls too frequently, and if you are away from work too much.

Any legal problem is also likely to use up emotional energy. You may be upset by the whole situation and worried about the outcome. If you feel this way, you may have difficulty conducting an energetic job search or concentrating on work.

This chapter of the Sourcebook presents materials on several aspects of legal problems.

Under Legal Assistance, page 104, methods of obtaining legal advice and/or a lawyer you need are discussed.

Divorce/Separation, page 105, looks at the effect of marriage breakdown on work and job search activities.

Bonding, page 107, explains how to get a bond, which is a form of insurance that covers an employer against damage caused by employees.

Criminal Record, page 110, explains how to deal with employment problems of ex-offenders.

Turn now to the topic for which you need information.

## (a) L E G A L  A S S I S T A N C E

In many situations, you need to know your rights and obligations under the law. You should seek legal advice before you act if, for example, you are buying or selling a house, making a will, confessing to or pleading guilt to a crime, or changing your family status (by marriage, divorce, separation, or adoption).

To locate a lawyer who can provide the services you need, you can rely on the recommendations of people whose judgement you trust: friends, clergymen, etc.

In some areas, a lawyer referral service, listed in the Yellow Pages of the telephone directory, will give you the names of lawyers who are available to handle cases or specific kinds of problems.

If you need the services of a lawyer but don't think you can afford to pay the fees, see the PLACE Directory under "Legal Problems" and look for the Legal Aid services in your area. In these programs, fees for legal services will be based on your ability to pay. You may pay some part of the fee or no fee at all, depending on your current financial situation. Assistance with both serious criminal cases and ordinary civil problems can usually be provided.

## (b) D I V O R C E / S E P A R A T I O N

Marriage breakdown is difficult for everyone involved. Dividing property, deciding about custody of children and other legal procedures related to divorce or legal separation can create a good deal of ill-will and mental strain for even the most stable individuals. The emotional upset in this situation may leave you feeling that you can't cope with looking for a job or going in to work.

In addition to this emotional strain, you likely will be facing other problems that you didn't have before. Your financial situation will often be worse, particularly if you are facing the future as a single parent. Also, two households are more expensive to maintain than one, no matter how equally the family resources have been divided up. In addition to your financial needs, you may suddenly find yourself solely responsible for the care of your children, twenty-four hours a day; this may mean that you will now have to make arrangements for their care while you look for a job or go to work. You may have a problem with transportation now--perhaps your spouse ended up with the car, and you will have to figure out another way of getting around. You also may have had to move. In short, you're probably trying to set up a whole new life, and make major adjustments to your lifestyle. All this will probably make it much more difficult to put any energy into looking for a job or going to work. Nonetheless, knowing that you can find and hold a job can be good therapy. If you haven't worked for some time or if most of your friends are "other couples", finding a job also provides the opportunity to make a fresh start and meet new friends.

To keep yourself going during this period, you may find it helpful to talk to others who have had the same experience. Sometimes knowing that someone else has had similar feelings and worries can make you feel better. Organizations for divorced persons, with and without children, exist in most communities. Usually, they provide discussion groups, social activities and emotional support. Consult the PLACE Directory under "Legal Problems" to see what programs are available in your area.

This Sourcebook also deals with some of the other problems (such as transportation, care of dependents and finances) you may be facing as a result of your divorce or separation. Check the table of contents.

If you feel that you may need more intensive professional help to get through this period, your family doctor may be able to refer you to someone who can help. Agencies that provide counselling services can also be found in the PLACE Directory under the heading "Health."

## (c) B O N D I N G

Bonding is a form of insurance that protects an employer against financial loss due to employee theft or misconduct. Whether the employer or the employee pays for the bond depends on the type of bond and the individual employer. In the event of a loss from a dishonest act by a bonded employee, the employer will be re-imbursed by the insurance company that provides the bond. The bonded employee will then be required to repay the loss to the bonding company. Specific requirements and procedures for bonding will vary, depending on your circumstances, the job you will be doing and the policy of the company that provides the bond.

### TYPES OF BONDS

There is a variety of types of bonds. Only those for which an individual employee must apply will be dealt with here. An individual fidelity bond may be purchased to cover the employer against loss resulting from any dishonest act by specific employees. If the employee is an ex-offender, yearly assessments of his/her performance may be required.

The amount of the fidelity bond and the cost depend primarily on the type of job, how much money is being handled and the controls the employer exerts through office and bookkeeping procedures.

The other most common type of bond is a Surety bond. Basically, it is a guarantee that you will be honest with the public. Often, surety bonds are required for certain jobs by law (for example, for tradesmen, salesmen and truck drivers). Granting of this type of bond is often dependent on your financial position.

### PROCEDURES FOR OBTAINING BONDING

When you find out that a bond is required by an employer, ask which company the employer uses to bond his/her employees. You can then approach the bonding company directly.

In some situations, you may need to go through an agent or broker representing a firm that usually deals directly with a bonding or surety company. Agents, themselves, do not issue bonds, but will support and process applications for bonding. The agent will give you an application form to fill out. For your application, you may need references (from a clergyman or a previous employer, for example) stating that you are trustworthy and reliable. The application form may also ask for information about previous employers and financial status. You will submit it, with the letters of reference, to the bonding company.

If you need an agent, look in the Yellow Pages of the telephone directory under "Bonds: Fidelity and Surety," to see which companies handle bonding in your area.

If you are an ex-offender, you should first contact your parole supervisor, or social worker, even if you are no longer being supervised. You should give the worker written permission to release confidential information from your files so that s/he can then write a supporting letter to the agent or bonding company. Letters from prison social workers, correctional officers or anyone else who has provided professional services may also be helpful.

The next step in the process involves the investigation of your background and status. The investigation can include contacts with friends, neighbours, relatives, as well as an examination of your financial records. If strong recommendations are made in the letters of reference, especially for ex-offenders, this kind of inquiry might not be required.

In the case of ex-offenders, the nature of the offense committed may be taken into consideration. If your offense was unrelated to the kind of work you will be doing, it will probably be easier to obtain bonding. The length of time since the offense also may make a difference. For all applicants, financial status will probably be a consideration, as well. Someone with a low wage, many dependents and outstanding debts may not be considered a good risk.

If a particular company will not bond ex-offenders as a matter of policy, you can apply to a different firm.

In summary, the decision whether to bond depends primarily on the job description, type and amount of bond applied for and recommendations. Recommendations are particularly important if you have a criminal record. Usually, if your employer is willing to support your application for bond, the company will look on that favourably, as well.

If you are an ex-offender and require assistance to obtain bonding, contact agencies which serve ex-offenders, such as your local John Howard or Elizabeth Fry Society.

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This section on bonding was adapted from a pamphlet produced by the John Howard Society of Alberta.

## (d) C R I M I N A L  R E C O R D

Being labelled as an ex-offender can hurt your chances of finding and keeping a job. Employers may feel that anyone who has broken the law will be unreliable or untrustworthy. Yet, if you falsify your application forms to try to account for the gaps in your work record, you may get caught and fired.

There are agencies and special services for people who are ex-offenders. They may help you locate employers who would be willing to hire you, even though they know about your record. Look in the PLACE Directory under "Legal Problems." Community-based organizations, such as the John Howard and Elizabeth Fry Societies, are listed and can be very helpful with these and related problems.

If you are on parole or probation, your supervisor may also be able to reassure a prospective employer about your honesty and abilities.

In some provinces, employers are not allowed to inquire about criminal records, although they can still ask whether you can obtain bonding (bonding is discussed in more detail on page 107 of this Sourcebook). You should be aware of what personal information you are required to divulge in an application for employment, and what information may legally be kept private. Your rights in this area are presented under "Discrimination", starting on page 111.

A long-term solution for your difficulties may be found in obtaining a pardon. This is certainly not an immediate solution, since you must be able to demonstrate that you have been law-abiding for several years; but once granted, it would prevent release of information about your criminal record to employers and financial institutions. For specific information about pardons, contact the National Parole Service: the number is usually listed in the white pages of the telephone directory under "Government of Canada" or "Solicitor General".

# Chapter 8 / Discrimination

By law, employers are required to choose their employees on the basis of their ability to do the job. This means that an employer cannot refuse to hire you or grant you an interview because you are a member of a certain race or religious group, because you came from another country or because of your colour, sex, or marital status. Many provinces also provide protection against discrimination on the basis of age, physical disability or political belief.

This chapter will provide information about human rights in employment so that you can better assess your own situation.

The Equal Opportunities Quiz (page 115) can help you decide whether you have been unfairly dealt with.

Grounds of Discrimination in Matters of Employment (page 118) summarizes the protections offered by human rights legislation across Canada.

If you feel that an employer's treatment of you has violated human rights legislation and if you wish to discuss this with your consellor or your Human Rights Commission, Following Up on Discrimination (page 121) outlines a method you can follow for presenting your case in an organized way.

## (a) OVERVIEW OF HUMAN RIGHTS IN EMPLOYMENT

Rules about human rights not only protect you against discrimination during your job search, but they also must be followed in job advertisements, in determining wages and benefits, and in promotions and firings or layoffs. Employment agencies, as well as employers, must follow them. When you apply for a job, you cannot be asked for information that would indicate your race, religion, colour, nationality or place of origin. In most provinces, you cannot be refused employment, or be let go once you are hired, on the basis of your age, unless you have turned sixty-five.

As in all things, there are some exceptions. Certain kinds of organizations might not be included in these provisions (for example, educational, philanthropic, or social organizations). Sometimes, a company may be allowed to hire outside these rules, but they must demonstrate that the characteristic (for example, age or sex) is a genuine occupational qualification and requirement and not just a bias of the person hiring.

Affirmative action programs are another kind of exception to these rules. Usually, this involves giving special consideration to a group that has been previously discriminated against. For example, hiring more women in supervisory positions is "affirmative action."

There are some situations that may or may not be covered by human rights legislation in your province. For example, some employers prefer not to hire people who have been treated for emotional problems. Individuals in this situation, especially if they have spent time in a psychiatric hospital or were unable to hold a job, sometimes tell prospective employers about it in order to account for gaps in their work record. Many people do not know much about mental illness and have fears about what such a person will do. Only Quebec provides protection from discrimination on this basis. You may want to discuss how to handle this type of problem with your counsellor, so you can be ready if the issue is brought up in a job interview.

A person with a criminal record may face similar problems. Employers may assume that anyone who has broken the law will be an unreliable or untrustworthy employee. Bonding (discussed on page 107 of this Sourcebook) may be used to exclude ex-offenders from certain kinds of jobs that would provide an opportunity for theft. Several provinces and federal legislation provide some protection from this sort of discrimination.

Misconceptions about physical disabilities may also lead employers to reject the disabled, even though the limitation is unrelated to the requirements of the job. The attitudes of others are the greatest handicap to those with physical disabilities. The Canadian Human Rights Act prohibits discrimination in employment on the basis of a physical disability except where it interferes directly with job performance. Many provinces now have human rights legislation to prevent unfair practices in the employment of individuals who are disabled (See Chart, page 120).

If you feel that you have been unfairly denied an opportunity for employment for whatever reason, there are several steps you should take.

First, check the chart on page 120 to see what protection you are offered by federal and provincial legislation in your particular situation. You will find a guide to the chart, starting on page 118.

Second, see "Following Up on Discrimination" for help in recording the details of your complaint.

Third, contact the Human Rights Commission in your area. The Human Rights Commission can tell you whether, in fact, you have been discriminated against and will lodge a formal complaint for you if this is the case.

Organizations that serve particular groups of people may be able to help you secure employment and find other services you need (for example, the John Howard Society for ex-offenders). Agencies of this kind will be listed in the PLACE Directory under "Discrimination".

## (b) THE EQUAL OPPORTUNITIES QUIZ

As an applicant for a job, you must provide your prospective employer with information that will show your ability to do the job. During your job search, you will be asked to fill out application forms and you will, no doubt, be invited to some interviews. There are certain kinds of questions that, by law, may not be asked, either on application forms or in interviews. Other questions are legal only in certain circumstances, while still others are legal and relevant. Do you know your rights? Do you know what kind of personal information you should not be asked to give? Take the Equal Opportunities Quiz and find out. Mark your answers on a separate piece of paper.

Can an employer ask:

1. - your sex, age and marital status?
2. - what public or elementary school you attended?
3. - your citizenship?
4. - whether you are legally entitled to work in Canada?
5. - what church you attend?
6. - what clubs or organizations you belong to?
7. - what high school or university you attended?
8. - what military service you have done?
9. - what is your mother tongue?
10. - the names of your previous employers?
11. - your height and weight?
12. - whether you can speak or write any foreign languages?
13. - where you were born?
14. - the colour of your hair, eyes or complexion?
15. - for a photograph?
16. - whether you have any hobbies or outside interests?

Turn the page for the correct answers.

1. Yes. In some circumstances, you may be asked for your sex, age or marital status; but an employer cannot use this information as grounds for rejecting your application.

2. No. You should not be asked what public or elementary school you attended, especially if the question requires a statement about the religious or ethnic character of the school.

3. No. You should not be asked about your citizenship, because it may provide information about your national origin.

4. Yes. This is the correct way to word the question about citizenship. It prevents discrimination against national groups and maintains equal opportunity for all those entitled to work in Canada: landed immigrants, holders of work permits and Canadian citizens.

5. No. What church you attend is not relevant to your qualifications.

6. Sometimes. You may only be asked what clubs or organizations you belong to if it is also stated that you should not list clubs or organizations of a religious, racial or national character.

7. Yes. Your high school or university background is an important part of your job qualifications.

8. It depends. You may <u>not</u> be asked to list all your military service, only your <u>Canadian</u> military sevice.

9. No. You may not be asked what language is spoken in your home, because it solicits information about your national origin.

10. Yes. It's perfectly legal to ask about previous employers. It's an important part of your work history and is directly related to your qualifications.

11. Sometimes. You should only be asked about your height and weight if they are directly related to your ability to do the job and are therefore genuinely part of the job requirements.

12. Yes. Your ability to work in other languages may be an important work skill. You may not be asked how you acquired the skill.

13. No. Your place of birth is not related to job qualifications and asks for information about your national origin.

14. No. The colour of your hair, eyes or complexion may provide information about your race or ethnic origin.

15. No. A photograph may also provide information about your race or ethnic origin. However, if you have already been hired, your employer may request a photograph for identification purposes.

16. Yes. Many employers want an idea about the "whole" person and may feel that how you use your leisure time may be related to the kind of employee you will be. Your hobbies may not be directly related to your job qualifications, but inquiries about them are not forbidden by law.

Complete information about the kinds of questions an employer may or may not ask can be obtained from the Human Rights Commission in your province. There is no charge for this information.

## (c) GROUNDS OF DISCRIMINATION IN MATTERS OF EMPLOYMENT

The chart entitled "Grounds of Discrimination in Matters of Employment" (page 120) summarizes human rights legislation across Canada, as it relates to employment. Some situations are covered by federal law, some by provincial and some by both.

Now, look at the chart. On the left-hand side you will see a column labelled "Jurisdiction" that lists "Federal" and the names of the provinces and territories. This tells you where protection from each type of discrimination is provided. Across the top of the chart, you will see the various "grounds" for discrimination, for example, "race." Check the "grounds of discrimination" for your province or territory. If you see an "X" under a category, you will know that there's a law against using it as a reason not to interview or hire you.

An example will illustrate how to use the chart to find out whether legislation in your province or territory exists for a certain characteristic or situation.

For example: A resident of British Columbia (B.C.) is denied a job because of marital status.

First, find "B.C." in the left-hand column. Then find "Marital Status" on the top of the chart. Follow that column down until you reach the row beside B.C. The "X" in the square shows that it is unlawful to refuse someone employment on the basis of marital status in British Columbia.

You will see that all the provinces, the territories and federal laws forbid discrimination on the basis of:

- race
- national or ethnic origin

- colour
- religion
- sex
- marital status

Discrimination on the basis of age is also unlawful except in Quebec, the North-West Territories and the Yukon. However, the age range that applies does vary from province to province. All jurisdictions that protect individuals from discrimination on the basis of age, set the upper limit at 65 (if you are younger than 65, you cannot be refused employment on the basis of age). In some provinces, the lower limit of this protection is 45; in other places 18.

Because the protection offered varies from one province to the next, and because you may wonder what to do if your situation is covered in federal legislation but not provincial, it is worthwhile to contact your provincial Human Rights Commission. They can provide you with the information you need, advise you about your rights, and help you make a formal complaint if it appears that you have been treated unjustly. To get in touch with the Human Rights Commission in your area, consult the PLACE Directory under "Discrimination."

## GROUNDS OF DISCRIMINATION IN MATTERS OF EMPLOYMENT

| Jurisdiction | Race | National or ethnic origin | Colour | Religion | Age | Sex | Marital status[1] | Pardoned offence | Record of criminal conviction | Physical disability | Mental deficiency[2] | Place of residence | Political belief | Assignment attachment of seizure of pay | Social condition | Language | Social origin | Sexual orientation | Special programs |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Federal** | X | X | X | X | X | X | X | X | | X | | | | | | | | | X |
| **Alta.** | X | X | X | X | X | X | X | | | | | | | | | | | | |
| **B.C.** | X | X | X | X | X | X | X | | X | | | | X | | | | | | |
| **Man.** | X | X | X | X | X | X | X | | | X | | | X | | | | | | X |
| **N.B.** | X | X | X | X | X | X | X | | | X | | | | | | | | | X |
| **Nfld.** | X | X | X | X | X | X | X | | | | | | X | X | | | X | | |
| **N.S.** | X | X | X | X | X | X | X | | | X | | | | | | | | | X |
| **Ont.** | X | X | X | X | X | X | X | | | | | | | | | | | | X |
| **P.E.I.** | X | X | X | X | X | X | X | | | X | | | X | | | | | | |
| **Que.** | X | X | X | X | | X | X | | | X | X | | X | | X | X | | X | |
| **Sask.** | X | X | X | X | X | X | X | | | X | | | | | | | | | X |
| **N.W.T.** | X | X | X | X | | X | X | | | | | X | | | | | | | |
| **Yukon** | X | X | X | X | | X | X | | | | | | | | | | | | |

1 The category "marital status" includes the term "family status" contained in the Human Rights Act of Manitoba and "civil status" contained in Quebec's Charter of Human Rights and Freedoms.

2 The category of mental deficiency as a proscribed ground of discrimination is contained in "An Act to Protect the Rights of Handicapped Persons" section 1(G), 112.

CANADIAN HUMAN RIGHTS COMMISSION
SEPTEMBER 1979

## (d) FOLLOWING UP ON DISCRIMINATION

This section can help you if you feel you have been a victim of discrimination. Before you complete this section, make sure that you understand exactly how human rights legislation protects you against discrimination in employment. The first three sections of this chapter will give you the information you need.

If you feel you have been discriminated against and wish to follow up by discussing the situation with your counsellor and or by contacting your Human Rights Commission, you will have to present your case in a detailed and organized fashion. This will be important no matter what your case involves.

If you use the instructions on the following pages to help you fill out the form on page 20 of the Workbook, you will be in a better position to describe your complaint in a clear and organized way.

Read all the instructions as well as the example before filling out your own form.

INSTRUCTIONS FOR THE "FOLLOWING UP ON DISCRIMINATION" FORM.

EMPLOYER/COMPANY

Record the name and address of the employer or company that you feel discriminated against you. "Representative" refers to the person working for the company with whom you dealt. Record this person's name and job title.

POSITION

Give the title of the job for which you were applying. List the qualifications required. (These will be contained in advertisements for the position or job descriptions provided by the employer). List your qualifications for the job.

(Sample completed form overleaf; instructions continued on page 123)

SAMPLE COMPLETED FORM

## FOLLOWING UP ON DISCRIMINATION

Instructions for the use of this form are on page 121 of the Sourcebook.

Employer/Company
Name: ACME Motor Rewinding Co. Ltd.
Address: 253 North St., Black City, Province
Representative: Name: Ms. L. Jackson Job Title: Personnel Officer

Position
Job Title: Electric Motor Mechanic
Qualifications Required: journeyman/woman electric motor mechanic with at least 2 yrs' experience in rewinding and assembly of electric motors up to 500 hp

Your Qualifications: Journeyman - 3 yrs' experience in assembly and rewinding with ABC Motors Ltd. Good work record - 12 yrs' experience with Al's Small Appliance Repair.

Decision or Action: Rejected for the job because of race, even though I was qualified.

Grounds of Discrimination: Native

Your Reasons: Personnel officer said they usually didn't hire Natives because they were unreliable. Later found out that a non-Native with no experience was hired.

Other Information: When I first called to ask about the job and gave my qualifications, the personnel officer said that I met all the requirements. I was asked to come to an interview the next day. When I showed up, the interviewer said they needed someone who would be reliable and come in on time every day. She said most Natives are late or absent a lot. My work record from two other jobs was good - I only missed 2 days last year, when I had the flu.

You must be able to show that you qualify for the job in order to prove that the decision about you was made for some reason other than your qualifications (for example, your sex, race or religion).

DECISION OR ACTION

Describe the decision or action you are disputing. This could be:

information asked for on an application form or during an interview, for example, in most circumstances it is unlawful for an employer to ask for information that would reveal your national origin.

decision not to hire you, for example, if an applicant is refused a job because of a physical disability which does not affect her/his ability to do the work.

decision about salary or benefits, for example, if a woman is paid less than a man who does the same work.

decision about promotion, for example, if two workers are equally qualified for a supervisory position and one is not promoted because of her/his race.

decision to lay-off or terminate, for example, if workers must be laid off, the decision should not be made because of their age, but rather on the basis of work performance or seniority.

GROUNDS OF DISCRIMINATION

On what grounds do you feel you were discriminated against (for example, age, sex, race, national origin)?

YOUR REASONS

Explain what led you to the conclusion that you were discriminated against, for example, an interviewer made a statement about his/her preference for a

particular kind of person ("We only hire people from certain churches here"); someone not as well qualified was hired or promoted, etc.

OTHER INFORMATION

Record any other information that you think might be important in proving your case.